# II. Inventor Search Results from Dialog

- ? show files; ds; cost; logoff hold
- File 471: New York Times Fulltext 1980-2010/Mar 05
  - (c) 2010 The New York Times
- File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13
  - (c) 2002 Gale/Cengage
- File 474: New York Times Abs 1969-2010/Mar 05
  - (c) 2010 The New York Times
- File 475: Wall Street Journal Abs 1973-2010/Mar 05
  - (c) 2010 The New York Times
- File 35: Dissertation Abs Online 1861-2010/Jan
  - (c) 2010 ProQuest Info&Learning
- File 65:Inside Conferences 1993-2010/Mar 05
  - (c) 2010 BLDSC all rts. reserv.
- File 99: Wilson Appl. Sci & Tech Abs 1983-2010/Dec
  - (c) 2010 The HW Wilson Co.
- File 256: TecTrends 1982-2010/Feb W4
  - (c) 2010 Info. Sources Inc. All rights res.
- File 2: INSPEC 1898-2010/Feb W4
  - (c) 2010 The IET
- File 634: San Jose Mercury Jun 1985-2010/Mar 03
  - (c) 2010 San Jose Mercury News
- File 610: Business Wire 1999-2010/Mar 05
  - (c) 2010 Business Wire.
- File 613: PR Newswire 1999-2010/Mar 05
  - (c) 2010 PR Newswire Association Inc
- File 810: Business Wire 1986-1999/Feb 28
  - (c) 1999 Business Wire
- File 813: PR Newswire 1987-1999/Apr 30
  - (c) 1999 PR Newswire Association Inc
- File 20: Dialog Global Reporter 1997-2010/Mar 05
  - (c) 2010 Dialog
- File 9: Business & Industry(R) Jul/1994-2010/Mar 04
  - (c) 2010 Gale/Cengage
- File 15: ABI/Inform(R) 1971-2010/Mar 04
  - (c) 2010 ProQuest Info&Learning
- File 16: Gale Group PROMT(R) 1990-2010/Mar 05
  - (c) 2010 Gale/Cengage
- File 148: Gale Group Trade & Industry DB 1976-2010/Mar 04
  - (c) 2010 Gale/Cengage
- File 160: Gale Group PROMT(R) 1972-1989
  - (c) 1999 The Gale Group
- File 275: Gale Group Computer DB(TM) 1983-2010/Jan 26
  - (c) 2010 Gale/Cengage
- File 621: Gale Group New Prod. Annou. (R) 1985-2010/Jan 15

- (c) 2010 Gale/Cengage
- File 636: Gale Group Newsletter DB(TM) 1987-2010/Feb 01
  - (c) 2010 Gale/Cengage
- File 624: McGraw-Hill Publications 1985-2010/Mar 05
  - (c) 2010 McGraw-Hill Co. Inc
- File 430: British Books in Print 2007/Jan W3
  - (c) 2007 J. Whitaker & Sons Ltd.
- File 426: LCMARC-Books 1968-2010/Feb W4
  - (c) format only 2010 Dialog
- File 483: Newspaper Abs Daily 1986-2010/Mar 05
  - (c) 2010 ProQuest Info&Learning
- File 120: U.S. Copyrights 1978-2010/Mar 03
  - (c) format only 2010 Dialog
- File 347: JAPIO Dec 1976-2009/Nov(Updated 100228)
  - (c) 2010 JPO & JAPIO
- File 348: EUROPEAN PATENTS 1978-201009
  - (c) 2010 European Patent Office
- File 349: PCT FULLTEXT 1979-2010/UB= 20100225 | UT= 20100218
  - (c) 2010 WIPO/Thomson
- File 350: Derwent WPIX 1963-2010/UD= 201015
  - (c) 2010 Thomson Reuters
- File 371: French Patents 1961-2002/BOPI 200209
  - (c) 2002 INPI. All rts. reserv.
- Set Items Description
- S1 567 AU= (MONK J? OR MONK, J? OR MONK(2N) JUSTIN)
- S2 79 S1 FROM 347,348,349,350,371
- 19 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S4 19 S2 AND S3
- S5 184 ISSUE OR ISSUED OR ISSUANCE OR ISSUING OR PROVISION OR PRO-VID??? OR PRINT??? OR SUPPLIED OR FURNISH??? OR DISTRIBUT??? -OR LINKED OR ASSOCIATED OR CONNECTED OR TIED
- S6 17 S4(S)S5
- S7 49 CONTEMPORANEOUS?? OR AT()ONCE OR TOGETHER OR SIMULTANEOUS??
  OR CONCURRENT?? OR SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTANTANEOUS?? OR COINCIDING OR PARALLEL OR SYNCHRONI? OR SYNCHRONO?
- S8 2 S6(S)S7
- S9 2 S4(S)S8
- S10 7 S4(10N)S5
- S11 8 S9 OR S10
- S12 8 IDPAT (sorted in duplicate/non-duplicate order)
- S13 7 IDPAT (primary/non-duplicate records only)
- S14 488 S1 NOT S2
- S15 0 S3 AND S14

```
S16 35 S7 AND S14
```

S17 12 S5(S)S16

S18 12 RD (unique items)

S19 19 S13 OR S18

19/AA,AN,AZ,AU,TI/1 (Item 1 from file: 2)

DIALOG(R) File 2:(c) 2010 The IET. All rts. reserv.

10438439

Title: Linear grain growth kinetics and rotation in nanocrystalline Ni

Author(s): Farkas, D.; Mohanty, S.; Monk, J.

19/AA,AN,AZ,AU,TI/2 (Item 2 from file: 2)

DIALOG(R) File 2:(c) 2010 The IET. All rts. reserv.

03912734

Title: S&P `Scopes' systems for the equities-minded

Author(s): Monk, J.T.; Landis, K.M.

19/AA,AN,AZ,AU,TI/3 (Item 1 from file: 15)

DIALOG(R) File 15:(c) 2010 ProQuest Info&Learning. All rts. reserv.

00369126 87-27960

IBM's PS/2, OS/2: Nothing Treasurers Should Rush to Buy

Monk, J. Thomas; Landis, Kenneth M.

19/AA,AN,AZ,AU,TI/4 (Item 2 from file: 15)

DIALOG(R) File 15:(c) 2010 ProQuest Info&Learning. All rts. reserv.

00340297 86-40711

Treasurers Put Their Banks Under a Spreadsheet Microscope

Monk, J. Thomas; Landis, Kenneth M.

19/AA,AN,AZ,AU,TI/5 (Item 1 from file: 148)

DIALOG(R) File 148: (c) 2010 Gale/Cengage. All rts. reserv.

04780479 SUPPLIER NUMBER: 08717104

'Windows' open IBM to Apple's polish. (Microsoft Corp's Windows 3.0)

(Software Review) (evaluation)

Monk, J. Thomas; Landis, Kenneth M.

19/AA,AN,AZ,AU,TI/6 (Item 2 from file: 148)

DIALOG(R) File 148:(c) 2010 Gale/Cengage. All rts. reserv.

04772255 SUPPLIER NUMBER: 08670716

Lotus 1-2-3/G brings Apple graphics to IBM. (Lotus Development Corp, Apple

Computer) (Software Review) (evaluation)

Monk, J. Thomas; Landis, Kenneth M.

19/AA,AN,AZ,AU,TI/7 (Item 3 from file: 148) DIALOG(R) File 148: (c) 2010 Gale/Cengage. All rts. reserv. SUPPLIER NUMBER: 07647382 04031392 Lotus recaptures leading edge with Release 3. (Treasury Technology) (Software Review) (evaluation) Monk, J. Thomas; Landis, Kenneth M. 19/AA,AN,AZ,AU,TI/8 (Item 4 from file: 148) DIALOG(R) File 148:(c) 2010 Gale/Cengage. All rts. reserv. 03807344 SUPPLIER NUMBER: 07439702 Connecting the dots: treasury puts on cable-knit networks. Monk, J. Thomas; Landis, Kenneth M. 19/AA,AN,AZ,AU,TI/9 (Item 1 from file: 275) DIALOG(R) File 275:(c) 2010 Gale/Cengage. All rts. reserv. SUPPLIER NUMBER: 07301118 Package answers branch automation questions. (Software Review) (evaluation) Monk, J. Thomas; Landis, Kenneth M. 19/AA,AN,AZ,AU,TI/10 (Item 2 from file: 275) DIALOG(R) File 275:(c) 2010 Gale/Cengage. All rts. reserv. 01259493 SUPPLIER NUMBER: 06884252 Software fine-tunes product promotion efforts. (Bank Advantage from Ninth Wave) (product announcement) Monk, J. Thomas; Landis, Kenneth M. 19/AA, AN, AZ, AU, TI/11 (Item 3 from file: 275) DIALOG(R) File 275:(c) 2010 Gale/Cengage. All rts. reserv. SUPPLIER NUMBER: 06839057 01251258 Cutting a path through the FASB jungle. (Precision Software Corp.'s The FASB Solution) (Software Review) (Financial Accounting Standards Board) (evaluation) Monk, J. Thomas; Landis, Kenneth M. 19/AA, AN, AZ, AU, TI/12 (Item 4 from file: 275) DIALOG(R) File 275:(c) 2010 Gale/Cengage. All rts. reserv. 01250800 SUPPLIER NUMBER: 06279820 Packages ease backroom check accounting for small banks. (Software Review) (Boss V, Boss VII) (evaluation) Monk, J. Thomas; Landis, Kenneth M.

19/AA,AN,AZ,AU,TI/13 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01931982

SYSTEM AND METHOD FOR PROCESSING FEES FOR A CARD SYSTEME ET PROCEDE POUR TRAITER DES FRAIS POUR UNE CARTE Patent Applicant/Inventor:

MONK Justin T, 3067 Deer Creek Ranch Loop, Parker, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

Application: WO 2009US51465 20090722 (PCT/WO US2009051465)

19/AA,AN,AZ,AU,TI/14 (Item 2 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01931981

SYSTEM AND METHOD FOR PROCESSING EXPIRATION DATES FOR PREPAID CARDS SYSTEME ET PROCEDE POUR TRAITER DES DATES D'EXPIRATION POUR DES CARTES PREPAYEES

Patent Applicant/Inventor:

MONK Justin T, 3067 Deer Creek Ranch Loop, Parker, CO 80138, US, US

(Residence), US (Nationality), (Designated only for: US)

Application: WO 2009US51463 20090722 (PCT/WO US2009051463)

19/AA,AN,AZ,AU,TI/15 (Item 3 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01765389

PREPAID CARD FRAUD AND RISK MANAGEMENT

GESTION DES FRAUDES ET RISQUES LIES AUX CARTES PREPAYEES

Patent Applicant/Inventor:

MONK Justin T, 3067 Deer Creek Ranch Loop, Parker, CO 80138, US, US

(Residence), US (Nationality), (Designated only for: US)

Application: WO 2008US65552 20080602 (PCT/WO US2008065552)

19/AA,AN,AZ,AU,TI/16 (Item 4 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01752185

SYSTEM, APPARATUS AND METHODS FOR COMPARING FRAUD PARAMETERS FOR APPLICATION DURING PREPAID CARD ENROLLMENT AND TRANSACTIONS SYSTEME, APPAREIL ET PROCEDES POUR COMPARER DES PARAMETRES DE FRAUDE POUR UNE APPLICATION PENDANT UNE INSCRIPTION A UNE CARTE PREPAYEE ET PENDANT DES TRANSACTIONS PAR CARTE PREPAYEE

Patent Applicant/Inventor:

MONK Justin T, 3067 Deer Creek Ranch Loop, Parker, Colorado 80138, US, US (Residence), US (Nationality), (Designated only for: US)

Application: WO 2008US65551 20080602 (PCT/WO US2008065551)

19/AA,AN,AZ,AU,TI/17 (Item 5 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01238512

INTEGRATED CREDIT AND STORED-VALUE PROGRAMS

PROCEDES ET SYSTEMES DESTINES A LA GESTION DE PROGRAMMES A VALEUR STOCKEE ET DE CREDIT INTEGRES

Patent Applicant/Inventor:

MONK Justin, 6621 N 150th St., Omaha, Nebraska 68116, US, US (Residence), US (Nationality),

Application: WO 2004US35810 20041027 (PCT/WO US2004035810)

19/AA,AN,AZ,AU,TI/18 (Item 1 from file: 350)

DIALOG(R) File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0015084020

WPI ACC NO: 2005-433476/

Testing device updating system in distributed environment, has server which communicates with selected distributed testing devices to download update from server and executes update on distributed testing devices

Original Titles:

System und Verfahren zum Aktualisieren von Testvorrichtungen in einer verteilten Umgebung

SYSTEM AND METHOD FOR UPDATING TEST DEVICE

System and method for updating testing devices in a distributed environment Local Applications (No Type Date): US 2003718522 A 20031124; DE 102004048665 A 20041006; JP 2004332870 A 20041117

Priority Applications (no., kind, date): US 2003715596 A 20031119; US 2003718522 A 20031124

19/AA, AN, AZ, AU, TI/19 (Item 2 from file: 350)

DIALOG(R) File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0014996565

WPI ACC NO: 2005-344449/

Integrated stored value/credit instrument generating method for financial institution, involves establishing credit and stored-value accounts using parameters, and initiating issue of instrument while linking accounts Original Titles:

Methods and systems for managing integrated credit and stored-value programs Local Applications (No Type Date): US 2003694924 A 20031027 Priority Applications (no., kind, date): US 2003694924 A 20031027

19/3,K/3 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

00369126 87-27960

IBM's PS/2, OS/2: Nothing Treasurers Should Rush to Buy

Monk, J. Thomas; Landis, Kenneth M. Cash Flow v8n8 PP: 58, 60 Aug 1987 ISSN: 0196-6227 JRNL CODE: CFL

...ABSTRACT: large memory and allows multiple programs to be loaded and ready to run, although not simultaneously. It appears that OS/2 will not provide any substantial benefits until late 1988.

19/3,K/9 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

01300492 SUPPLIER NUMBER: 07301118 (USE FORMAT 7 OR 9 FOR FULL TEXT) Package answers branch automation questions. (Software Review) (evaluation) Monk, J. Thomas; Landis, Kenneth M. Computers in Banking, v6, n5, p24(2)

May. 1989

DOCUMENT TYPE: evaluation ISSN: 0742-6496 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1364 LINE COUNT: 00114

... Systeme's value-added customization utilities create a framework that pulls together the functionality of the various application modules. These utilities provide control over documentation preparation, menus, sequence of screens, processing flows, and on-line messages. We...

19/3,K/10 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

01259493 SUPPLIER NUMBER: 06884252 (USE FORMAT 7 OR 9 FOR FULL TEXT) Software fine-tunes product promotion efforts. (Bank Advantage from Ninth Wave) (product announcement) Monk, J. Thomas; Landis, Kenneth M. Computers in Banking, v5, n11, p114(2)

Nov, 1988

DOCUMENT TYPE: product announcement ISSN: 0742-6496 LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1871 LINE COUNT: 00149

... way financial institutions do business, and the packaged delivery system that Ninth Wave has put together takes the best of the available software in the market today and couples it with a well

documented procedures manual and training program to provide you with that competitive advantage you have been searching for.

19/3,K/11 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

01251258 SUPPLIER NUMBER: 06839057 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cutting a path through the FASB jungle. (Precision Software Corp.'s The
FASB Solution) (Software Review) (Financial Accounting Standards Board) (evaluation)
Monk, J. Thomas; Landis, Kenneth M.
Computers in Banking, v5, n7, p72(3)
July, 1988

RECORD TYPE: FULLTEXT; ABSTRACT

DOCUMENT TYPE: evaluation

WORD COUNT: 1900 LINE COUNT: 00149

... earned and unearned fees for the more popular financial products in your portfolio.

The system provides the ability to defer two separate balances

simultaneously. This could be two different fees, or a fee and a

cost. When this portion...

ISSN: 0742-6496 LANGUAGE: ENGLISH

...and display net fees, effective yield rate, and daily accrual amount based on the information provided.

19/3,K/12 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

01250800 SUPPLIER NUMBER: 06279820 (USE FORMAT 7 OR 9 FOR FULL TEXT) Packages ease backroom check accounting for small banks. (Software Review) (Boss V, Boss VII) (evaluation)

Monk, J. Thomas; Landis, Kenneth M. Computers in Banking, v5, n3, p60(2)

March, 1988

DOCUMENT TYPE: evaluation ISSN: 0742-6496 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1495 LINE COUNT: 00119

... The Boss V system was designed to eliminate the manual tasks associated with keeping up with official, expense or interest checks and preparing reconciliation reports. At the same time, audit reports are prepared for control and management of the function.

19/3,K/13 (Item 1 from file: 349) DIALOG(R)File 349:PCT FULLTEXT (c) 2010 WIPO/Thomson. All rts. reserv. 01931982 \*\* Image available\* \*

SYSTEM AND METHOD FOR PROCESSING FEES FOR A CARD SYSTEME ET PROCEDE POUR TRAITER DES FRAIS POUR UNE CARTE Patent Applicant/Assignee:

VISA USA INC, P.O. Box 8999, San Francisco, CA 94128-8999, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor:

MONK Justin T, 3067 Deer Creek Ranch Loop, Parker, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DESANDRO Bradley K (agent), Quarles & Brady LLP, One Renaissance Square, Two North Central Ave, Phoenix, AZ 85004-2391, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 201011794 A2 20100128 (WO 1011794)

Application: WO 2009US51465 20090722 (PCT/WO US2009051465) Priority Application: US 200883482 20080724; US 2008248127 20081009 Designated States:

(All protection types applied unless otherwise stated - for applications 2004+) AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

- (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MK MT NL NO PL PT RO SE SI SK SM TR
- (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
- (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 10122

Fulltext Availability:

Claims

# **Detailed Description**

... circuitry and/or operational instructions. One or more of the processing devices may have an associated memory element, which may be a single memory device, an external memory, plurality of memory devices, network attached storage, storage area network and/or... ...module 12 creates a card account record 28 in the card account database 18. A single card account record 28 is created for an individual issued card and a plurality of card account records 28

#### Claim

...6. A method for issuance, comprising: receiving issuance data for at least one card, wherein the issuance data includes a group of fee types and one or more fee options applicable to

are created for each card 36...

the group of fee types; creating a fee record associated with the at least one card in an issuer fee database, wherein the fee record includes the one or more fee...

- ... 8. The method for issuance of claim 6, wherein the step of receiving issuance data for at least one card, wherein the issuance data includes a group of fee types and one or more fee options applicable to...
  - 9. The method for issuance of claim 8, wherein creating a fee record associated with the at least one card in an issuer fee database, wherein the fee record includes the one or more fee...

19/3,K/15 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01765389

PREPAID CARD FRAUD AND RISK MANAGEMENT GESTION DES FRAUDES ET RISQUES LIES AUX CARTES PREPAYEES Patent Applicant/Assignee:

VISA USA INC, P. O. Box 8999, San Francisco, CA 94128-8999, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor:

MONK Justin T, 3067 Deer Creek Ranch Loop, Parker, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAUGHEY Paul C et al (agent), Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200905927 A2-A3 20090108 (WO 0905927)

Application: WO 2008US65552 20080602 (PCT/WO US2008065552)

Priority Application: US 2007757893 20070604

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+) AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

- (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MT NL NO PL PT RO SE SI SK TR
- (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
- (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English

Fulltext Word Count: 10327

Fulltext Availability: Detailed Description

... [0039] As illustrated in Fig. 3, in one embodiment, a device holder provides certain demographic information to a prepaid device administration system. Such information may include, for example...

19/3,K/17 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

01238512 \*\* Image available\* \*

INTEGRATED CREDIT AND STORED-VALUE PROGRAMS

PROCEDES ET SYSTEMES DESTINES A LA GESTION DE PROGRAMMES A VALEUR STOCKEE ET DE CREDIT INTEGRES

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, 6 80112-5939, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MONK Justin, 6621 N 150th St., Omaha, Nebraska 68116, US, US (Residence), US (Nationality),

Legal Representative:

GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, California 94111-3834, US Patent and Priority Information (Country, Number, Date):

Patent: WO 200545625 A2-A3 20050519 (WO 0545625)

Application: WO 2004US35810 20041027 (PCT/WO US2004035810)
Priority Application: US 2003694924 20031027; US 2003694925 20031027; US 2004974463 20041026: US 2004974548 20041026

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+) AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 12435

Fulltext Availability: Detailed Description

... of these embodiments is that a credit account and a stored-value

account are both associated with a single instrument that may be used for credit, stored-value, or certain combined, transaction forms. The credit and stored-value accounts for each of those instruments may be linked substantially contemporaneously with issuance of the instrument.

19/3,K/18 (Item 1 from file: 350) DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rts. reserv.

0015084020 - Drawing available WPI ACC NO: 2005-433476/200544 Related WPI Acc No: 2005-384387 XRPX Acc No: N2005-351683

Testing device updating system in distributed environment, has server which communicates with selected distributed testing devices to download update from server and executes update on distributed testing devices

Patent Assignee: MONK J M (MONK-I); AGILENT TECHNOLOGIES INC (AGIL)

Inventor: MONK J M

Patent Family (3 patents, 3 countries)
Patent Application

Number Kind Date Number Kind Date Update
US 20050114499 A1 20050526 US 2003718522 A 20031124 200544 B
DE 102004048665 A1 20050630 DE 102004048665 A 20041006 200544 E
JP 2005166044 A 20050623 JP 2004332870 A 20041117 200544 E
Priority Applications (no., kind, date): US 2003715596 A 20031119; US 2003718522 A 20031124

Patent Details

Number Kind Lan Pg Dwg Filing Notes US 20050114499 A1 EN 8 3 JP 2005166044 A JA 9

Original Abstracts:

...system, including a user interface, a server communicating with the user interface, and at least one distributed testing device communicating with the server, wherein a user selects at least one distributed testing device for an update via the user interface and the server communicates with the selected at least one distributed testing device to download the update from the server and execute the update on said at least one distributed testing device. Claims:

...system, comprising: a user interface; a server communicating with the user interface; and at least one distributed testing device communicating with the server, wherein a user selects at least one distributed testing device for an update via the user interface and the server communicates with the selected at least one distributed testing device to download the update from the server and executes the update on said at least one distributed testing device.

# III. <u>Text Search Results from Dialog - Patents</u>

#### A. Abstract Databases

? show files; ds; cost; logoff hold

File 347: JAPIO Dec 1976-2009/Nov(Updated 100228)

(c) 2010 JPO & JAPIO

File 350: Derwent WPIX 1963-2010/UD= 201015

(c) 2010 Thomson Reuters

File 371: French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set Items Description

- S1 538486 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- 52 538486 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S3 279 (STORED()VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR CHECKCARD OR CHEQUECARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S4 1130 (CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()-EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MA-STERCARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S5 423214 ISSUE OR ISSUED OR ISSUANCE OR ISSUING OR PROVISION OR PRO-VID??? OR PRINT??? OR SUPPLIED OR FURNISH??? OR DISTRIBUT??? -OR LINKED OR ASSOCIATED OR CONNECTED OR TIED
- S6 124276 CONTEMPORANEOUS?? OR AT()ONCE OR TOGETHER OR SIMULTANEOUS??

OR CONCURRENT?? OR SAME()(TIME OR INSTANT OR MOMENT) OR COIN-CIDENT?? OR COINSTANTANEOUS?? OR COINCIDING OR PARALLEL OR SY-NCHRONI? OR SYNCHRONO?

- S7 225 (DISTRIBUT?? OR SPLIT OR SPLITTING OR PARTIAL OR PORTION OR FRACTION OR ALLOCAT???)(2N)(PAYMENT OR REMUNERATION OR RENUMERATION OR CLEARING OR SETTLEMENT OR SETTLING)
- S8 89 S3(3N)S4
- S9 7 S2(5N)S8
- S10 19789 S5(3N)S6
- S11 0 S7(S)S9(S)S10
- S12 1372 (STORED()VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR CHECKCARD OR CHEQUECARD)(10N)(CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MASTERCARD)
- S13 211 S2(10N)S12

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S14
        0 S7(S)S10(S)S13
S15
        3 S2(S)S13(S)(S7 OR S10)
S16
        0 S2(S)S5(S)S6(S)S7(S)S12
S17
       251 S2 AND (S7 OR (S5 AND S6)) AND S12
S18
        49 S10(S)S17
S19
        21 S18 AND IC= (G06F OR G06Q)
S20
        3 S2(10N)(S7 OR (S5(10N)S6))(10N)S12
S21
        24 S19 OR S20
S22
        24 IDPAT (sorted in duplicate/non-duplicate order)
S23
        24 IDPAT (primary/non-duplicate records only)
```

23/AN, AZ, TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv. 0019783815

One-card pass system for medical applications, has server for storing and transferring data and files of hospital and patient, and computer terminals for displaying electrical medical record, health record and treating procedures of user Original Titles:

Medical care one-card-pass system and operating method thereof Local Applications (No Type Date): CN 200810203145 A 20081121 Priority Applications (no., kind, date): CN 200810203145 A 20081121

23/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv. 0018934905

Multifunctional guard lamp i.e. electrodeless lamp, for use in e.g. security government office, has web server integrated charge coupled device camera connected to computer of security light administrator and coupled to Internet Original Titles:

MULTIFUNCTIONAL GUARD LAMP CAPABLE OF CHECKING DISABLED LAMP AND PREVENTING CRIME

Local Applications (No Type Date): KR 200750017 A 20070523 Priority Applications (no., kind, date): KR 200750017 A 20070523

23/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.
0018740711

Card issuing system for issuing e.g. debit card, credit card, has card computing server that calculates and stores client's credit based on credit score calculated based on credit information and authorized career authentication information Original Titles:

System for Issuing a card and Method thereof

Card issue method.

SYSTEME POUR EMETTRE UNE CARTE ET SON PROCEDE

Local Applications (No Type Date): WO 2008KR4586 A 20080807; KR 200780521

A 20070810; KR 200780521 A 20070810; KR 200947069 A 20090528 Priority Applications (no., kind, date): KR 200780521 A 20070810; KR 200947069 A 20090528

23/AN, AZ, TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv. 0017938732

Cash register collection and payment system, has departmental network administrating center, which is combined with computer system and communication device, for processing and verifying information transmitted from phone and register

Original Titles:

Collection and payment system of cash register and corresponding method thereof with mobile phone as payment device

Local Applications (No Type Date): CN 200610157586 A 20061219 Priority Applications (no., kind, date): CN 200610157586 A 20061219

23/AN, AZ, TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv. 0017291440

Mobile person-to-person payment system for effectuating currency transfers, has consumer interface having Web interface, mobile Internet browser, short messaging service (SMS) interface, and mobile client application interface Original Titles:

Mobile person-to-person payment system

MOBILES PERSON-ZU-PERSON-BEZAHLSYSTEM

SYSTEME MOBILE DE PAIEMENT DE PERSONNE A PERSONNE

Local Applications (No Type Date): US 2006744013 P 20060330; US 2006744930 P 20060415; US 2006870484 P 20061218; US 2007694891 A 20070330; WO 2007US65725 A 20070330; EP 2007853477 A 20070330; WO 2007US65725 A 20070330; CN 200780019835 A 20070330; WO 2007US65725 A 20070330; CA 2647636 A 20070330; WO 2007US65725 A 20070330; CA 2647636 A 20080926; WO 2007US65725 A 20070330; IN 2008DN9086 A 20081030; WO 2007US65725 A 20070330; MX 200812504 A 20080929 Priority Applications (no., kind, date): US 2006744013 P 20060330; US 2006744013 P 20060330; US 2006744930 P 20060415; US 2006744930 P 20060415; US 2006870484 P 20061218; US 2007694891 A 20070330

23/AN, AZ, TI/6 (Item 6 from file: 350)

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0016911643

Lottery numbers generating system, has service provider sending information to induce that lotto is played corresponding to number of bonus points, and accounting-and memory units connected with one another for automatic data exchange

Original Titles:

System zum Generieren von Lottozahlen

SYSTEM FOR GENERATING LOTTERY NUMBERS

SYSTEME POUR PRODUIRE DES NUMEROS DE LOTO

Local Applications (No Type Date): DE 102006006586 A 20060213; WO

2007DE274 A 20070213; EP 2007702437 A 20070213; WO 2007DE274 A 20070213

Priority Applications (no., kind, date): DE 102006006586 A 20060213

23/AN, AZ, TI/7 (Item 7 from file: 350)

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0016064014

Supplementary card system of bank debit card and treatment method thereof Original Titles:

Attached card system device of bank debit card

Local Applications (No Type Date): CN 200510081555 A 20050702; CN

200520111726 U 20050702

Priority Applications (no., kind, date): CN 200410027916 A 20040702

23/AN, AZ, TI/8 (Item 8 from file: 350)

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0015569386

Transaction payment authorizing method for use through e.g. cell phone, involves combining public and private parts of payment authorization token into complete token that with request data is sent to validation platform Original Titles:

WIRELESS PAYMENT PROCESSING SYSTEM

Wireless payment processing system

Local Applications (No Type Date): US 2004894074 A 20040720; US

2004894074 A 20040720

Priority Applications (no., kind, date): US 2004894074 A 20040720

23/AN, AZ, TI/9 (Item 9 from file: 350)

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0015445052

Credit card for goods transaction, has string of additional digits comprised of required additional digits, necessary additional digits, supplied digits, and missing digits that are necessary for charge transaction Original Titles:

Charge card and debit transactions using a variable charge number Local Applications (No Type Date): US 2004845312 A 20040513; US 2003470669 P 20030515; US 2004845312 A 20040513

Priority Applications (no., kind, date): US 2003470669 P 20030515; US 2004845312 A 20040513

23/AN, AZ, TI/10 (Item 10 from file: 350)

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0015370930

Coded data for authentication of object e.g. credit card, lottery ticket,

stores portion of digital signature as identity and padding including random number Original Titles:

Signature verifying object encoding with many data parts

Method and device for tracking security document

AUTHENTIFIKATION EINES OBJEKTS UNTER VERWENDUNG EINER IN EINER ANZAHL VON DATENTEILEN CODIERTEN SIGNATUR

AUTHENTICATION OF AN OBJECT USING A SIGNATURE ENCODED IN A NUMBER OF DATA PORTIONS

AUTHENTIFICATION D'UN OBJET AU MOYEN D'UNE SIGNATURE CODEE DANS UN CERTAIN NOMBRE DE PARTIES DE DONNEES

Authentication of object using signature encoded in number of data portions Method for authentication of pharmaceutical products

## < removed unnecessary information>

Method of printing security documents

Local Applications (No Type Date): WO 2005AU65 A 20050124; US 200541625 A 20050125; US 200541624 A 20050125; US 200541626 A 20050125; US

## < removed unnecessary information>

2008247160 A 20081007; US 200541610 A 20050125 Priority Applications (no., kind, date): AU 2004902623 A 20040518; AU 2005243106 A 20050124; AU 2008221545 A 20080919

23/AN, AZ, TI/11 (Item 11 from file: 350)

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0015045647

Tamper detection system for protecting data access in integrated circuit of e.g. smart card, has detection circuit to output preset signal at node between power source and transistor if current flow via trigger circuit is changed Original Titles:

Tamper detection system for securing data

Local Applications (No Type Date): US 2000667845 A 20000921 Priority Applications (no., kind, date): US 2000667845 A 20000921

23/AN,AZ,TI/12 (Item 12 from file: 350)

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0013523166

Device security profile identification method e.g. for smart card, involves incorporating respective security certificate with digital signature generated by private key, into manufactured device

Original Titles:

Incorporating Security Certificate During Manufacture of Device Generating Digital Signatures

Local Applications (No Type Date): US 2000223076 P 20000804; US 2001923213 A 20010806; US 2003248627 A 20030201; US 2003248627 A 20030201 Priority Applications (no., kind, date): US 2000223076 P 20000804; US 2001923213 A 20010806; US 2003248627 A 20030201; US 2003248627 A 20030201

23/AN,AZ,TI/13 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv. 0013493526

Online impound tax transaction method for electronic commerce, involves deducing sales tax from merchant gross credit card by electronic fund processor and remitting balance to merchant account through interlinking network Original Titles:

SICHERES DIGITALES TREUHANDER-ACCOUNT-TRANSAKTIONSSYSTEM UND VERFAHREN SECURE DIGITAL ESCROW ACCOUNT TRANSACTIONS SYSTEM AND METHOD SYSTEME ET PROCEDE DE TRANSACTIONS DE COMPTE DE GARANTIE BLOQUE NUMERIQUES ET SECURISEES

Local Applications (No Type Date): US 200110340 A 20011205; WO 2002US38837 A 20021204; AU 2002353056 A 20021204; EP 2002790025 A 20021204; WO 2002US38837 A 20021204

Priority Applications (no., kind, date): US 200110340 A 20011205

23/AN,AZ,TI/14 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv. 0013352098

Charge card protection method for retail business, involves denying transaction independent of customer instructions, when credit card limit is exceeded or in case of insufficient funds in debit card account Original Titles:

Method and apparatus for verification/authorization by credit or debit card owner of use of card concurrently with merchant transaction Local Applications (No Type Date): US 2001966336 A 20010927 Priority Applications (no., kind, date): US 2001966336 A 20010927

23/AN,AZ,TI/15 (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0012997398

Credit card transaction clearing house system links database containing pertinent data of customer, with sub-system to provide real-time owner notification for each credit transaction

Original Titles:

Debit or credit card transaction clearing house system Local Applications (No Type Date): US 2001846011 A 20010430

Priority Applications (no., kind, date): US 2001846011 A 20010430

23/AN, AZ, TI/16 (Item 16 from file: 350)

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0012487476

Fraudulent card transaction prevention method for credit card payment system, involves authorizing card transaction, if cybercoupon received from user is valid and if card issuer's standard criteria are met Original Titles:

Method for preventing fraudulent use of credit cards and credit card information, and for preventing unauthorized access to restricted physical and virtual sites Local Applications (No Type Date): US 2000181998 P 20000211; US 2000205546 P 20000522; US 2000226583 P 20000821; US 2000239035 P 20001010; US 2001779613 A 20010209; US 2001779613 A 20010209 Priority Applications (no., kind, date): US 2000181998 P 20000211; US 2000205546 P 20000522; US 2000226583 P 20000821; US 2000239035 P 20001010; US 2001779613 A 20010209

23/AN, AZ, TI/17 (Item 17 from file: 350)

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0012469279

E-commerce transaction method using update key to authorize modification of token value

Original Titles:

Method and apparatus for making secure electronic payments METHOD AND APPARATUS FOR SECURE ELECTRONIC PAYMENTS PROCEDE ET DISPOSITIF SERVANT A EFFECTUER DES REGLEMENTS ELECTRONIQUES **SECURISES** 

Local Applications (No Type Date): WO 2001US41570 A 20010806; AU 200185399 A 20010806; US 2000650293 A 20000829

Priority Applications (no., kind, date): US 2000650293 A 20000829

23/AN, AZ, TI/18 (Item 18 from file: 350)

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0012348952

Digital signature generation method for entity authentication in e-commerce application, involves encrypting message data appended with additional data using private key stored within computer chip

Original Titles:

VERFAHREN UND VORRICHTUNG ZUR VERWENDUNG EINER ELEKTRONISCHEN KOMMUNIKATION BEI EINEM ELELTRONISCHEN KONTRAKT

METHOD AND SYSTEM FOR USING ELECTRONIC COMMUNICATIONS FOR AN ELECTRONIC CONTACT

PROCEDE ET SYSTEME D'UTILISATION DE COMMUNICATIONS ELECTRONIQUES POUR UN CONTRAT ELECTRONIQUE

PERSONEN- UND KONTOBEZOGENES DIGITALES UNTERSCHRIFTSSYSTEM
PERSON-CENTRIC ACCOUNT-BASED DIGITAL SIGNATURE SYSTEM
SYSTEME DE SIGNATURE NUMERIQUE FONDE SUR UN COMPTE CENTRE SUR UNE
PERSONNE

VERBINDUNG WAHREND DER HERSTELLUNG VON DEM OFFENTLICHEN SCHLUSSEL EINES GERATS AN INFORMATION

## < removed unnecessary information>

LINKING PUBLIC KEY OF DEVICE TO INFORMATION DURING MANUFACTURE
CLEF PUBLIQUE DE LIAISON DE DISPOSITIF D'INFORMATION PENDANT LA FABRICATION
Local Applications (No Type Date): US 2000223076 P 20000804; US
2001923075 A 20010806; WO 2001US41562 A 20010806; WO 2001US24567 A

## < removed unnecessary information>

20080804; AU 2001283128 A; AU 2008203506 A 20080805; AU 2001287165 A 20010806; AU 2008203507 A 20080805

Priority Applications (no., kind, date): US 2000223076 P 20000804; US 2001923075 A 20010806; US 2002169954 A 20020703; US 2002312164 A

20021220; US 2003343656 A 20030203; AU 2008203481 A 20080804; AU 2008203483 A 20080804; AU 2008203506 A 20080805; AU 2008203507 A 20080805; AU 2008203525 A 20080806

23/AN, AZ, TI/19 (Item 19 from file: 350)

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0010371211

Point-of-sale terminal for visually impaired purchaser, has speaker which outputs audio call-out of total amount of transaction taking place Original Titles:

VERKAUFSTELLENTERMINAL FUR SEHBEHINDERTE

POINT OF SALE TERMINAL FOR THE VISUALLY IMPAIRED

TERMINAL DE POINT DE VENTE DESTINE AUX MALVOYANTS

Local Applications (No Type Date): WO 2000US985 A 20000114; AU 200028508 A 20000114; US 1999131042 P 19990426; US 2000483294 A 20000114; EP 2000906928 A 20000114; WO 2000US985 A 20000114; JP 2000614233 A 20000114; WO 2000US985 A 20000114; AU 200028508 A 20000114

Priority Applications (no., kind, date): US 1999131042 P 19990426; US 2000483294 A 20000114

23/AN,AZ,TI/20 (Item 20 from file: 350)

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0009657645

Electronic token used as price tag in retail rates, process monitoring, inventory control, machinery maintenance record

Original Titles:

Metal token having units of value stored therein using a single wire communication method.

Local Applications (No Type Date): US 1989352581 A 19890515; US 199319932 A 19930219; US 1994355362 A 19941213; US 1996654464 A 19960528; US 1998116020 A 19980715

Priority Applications (no., kind, date): US 1989352581 A 19890515; US 199319932 A 19930219; US 1994355362 A 19941213; US 1996654464 A 19960528; US 1998116020 A 19980715

23/AN, AZ, TI/21 (Item 21 from file: 350)

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0009637697

Computer implemented credit or debit card usage supervision method for children Original Titles:

Children's credit or debit card system.

Local Applications (No Type Date): US 1996727979 A 19961009 Priority Applications (no., kind, date): US 1996727979 A 19961009

23/AN,AZ,TI/22 (Item 22 from file: 350)

DIALOG(R) File 350:(c) 2010 Thomson Reuters. All rts. reserv.

0009420267

Mechanical/electronic communication system for providing multiple application card to its requester

Original Titles:

SCHNITTSTELLE ZUM ENTWURF UND ZUR AUSGABE VON MEHRZWECKKARTEN GATEWAY APPARATUS FOR DESIGNING AND ISSUING MULTIPLE APPLICATION CARDS DISPOSITIF PASSERELLE PERMETTANT DE CONCEVOIR ET DE DELIVRER DES CARTES POLYVALENTES

Local Applications (No Type Date): WO 1998US24946 A 19981121; AU 199914672 A 19981121; US 1997977410 A 19971124; EP 1998958685 A 19981121; WO 1998US24946 A 19981121; WO 1998US24946 A 19981121; JP 2000522558 A 19981121; WO 1998US24946 A 19981121; JP 2000522558 A 19981121; CA 2303188 A 19981121; WO 1998US24946 A 19981121; EP 1998958685 A 19981121; WO 1998US24946 A 19981121; DE 69831093 A 19981121; EP 1998958685 A 19981121; WO 1998US24946 A 19981121 Priority Applications (no., kind, date): US 1997977410 A 19971124

23/AN,AZ,TI/23 (Item 23 from file: 350)

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0007346174

Self-service financial document processing terminal - produces receipt slip after processing transaction including image of significant portion of original document Original Titles:

Automat fuer Transaktionen mit Dokumenten

Document transaction apparatus

Appareil pour transactions avec documents
Local Applications (No Type Date): EP 1994304551 A 19940622; ZA 19944255
A 19940615; US 1993168290 A 19931217; US 1995485854 A 19950607; US 1996749879 A 19961115; EP 1994304551 A 19940622; DE 69420629 A 19940622; EP 1994304551 A 19940622
Priority Applications (no., kind, date): GB 199313640 A 19930701

23/AN,AZ,TI/24 (Item 24 from file: 350)
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Settlement of charges by IC card which are used as prepaid cards of credit cards - involves transmitting information corresp to current remainder value to IC card terminal which makes check to see if received information is appropriate Original Titles:

Vorrichtung und Verfahren zur Kontenabrechnung mittels Chipkarten Method and apparatus for settlement of accounts by IC cards Methode et dispositif pour regler des comptes bancaires a l'aide de cartes a circuit integre Verfahren zur Kontenabrechnung mittels Chipkarten Method of settling charges by using IC cards Methode pour regler des comptes bancaires a l'aide de cartes a circuit integre Local Applications (No Type Date): EP 1993114917 A 19930916; US 1993119850 A 19930913; US 1994331735 A

19941031; EP 1993114917 A 19930916; US 1993119850 A 19930913; US 1994331745 A 19941031; EP 1993114917 A 19930916; EP 1998104503 A 19930916; EP 1998104504 A 19930916; DE 69322463 A 19930916; EP 1993114917 A 19930916; JP 1992308688 A 19921118; JP 1992249293 A 19920918; JP 1992249294 A 19920918; JP 1992317254 A 19921126 Priority Applications (no., kind, date): JP 1992249293 A 19920918; JP 1992308688 A 19920918; JP 1992308688 A

19921118; JP 1992317254 A 19921126; JP 1992317255 A 19921126

23/3,K/3 (Item 3 from file: 350) DIALOG(R)File 350: Derwent WPIX

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0018740711 - Drawing available WPI ACC NO: 2009-F14648/200915

Card issuing system for issuing e.g. debit card, credit card, has card computing server that calculates and stores client's credit based on credit score calculated based on credit information and authorized career authentication information

Patent Assignee: LEE J (LEEJ-I); PARK B (PARK-I); BYOUNG E P (BYOU-I); LEE J W (LEEJ-I)

Inventor: BYOUNG EUN P; LEE J; PARK B; LEE J W

Patent Family (3 patents, 122 countries)

Patent Application

Number Kind Date Number Kind Date Update
WO 2009022810 A1 20090219 WO 2008KR4586 A 20080807 200915 B
KR 2009016112 A 20090213 KR 200780521 A 20070810 200924 E
KR 2009076855 A 20090713 KR 200780521 A 20070810 200950 E
KR 200947069 A 20090528

Priority Applications (no., kind, date): KR 200780521 A 20070810; KR 200947069 A 20090528

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2009022810 A1 EN 28 8

National Designated States, Original: AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MT NL NO PL PT RO SE SI SK TR OA BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW EA

KR 2009076855 A KO Division of application KR 200780521

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version
G06Q-0040/00...

#### Claims:

...the card computer server as to claim 1, the authorization slate authentication information of client together prints the authorization slate authentication information of client in the issued card...more includes the authorization slate authentication information recording step which the authorization slate authentication information together prints the authorization slate authentication information in the card as to claim 9 in the card issue phase to client in the card issue.

23/3,K/7 (Item 7 from file: 350) DIALOG(R)File 350: Derwent WPIX

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0016064014 - Drawing available WPI ACC NO: 2006-595645/200662

XRPX Acc No: N2006-480118

Supplementary card system of bank debit card and treatment method thereof

Patent Assignee: CHINA MERCHANTS BANK CO LTD (CHME-N)

Inventor: NOT P

Patent Family (2 patents, 1 countries)
Patent Application

Number Kind Date Number Kind Date Update

CN 1758290 A 20060412 CN 200510081555 A 20050702 200662 B CN 2909408 Y 20070606 CN 200520111726 U 20050702 200855 E Priority Applications (no., kind, date): CN 200410027916 A 20040702

Patent Details

Number Kind Lan Pg Dwg Filing Notes

CN 1758290 A ZH 1

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version

...G06Q-0020/00...

...G06Q-0040/00

#### Claims:

...device comprises code judging device and attached card account limit comparing device and they are connected in parallel.

...comprises setting device, setting device, code judging device and attached card limit comparing device are parallel connected.

...attached card main code judging device, temporary code judging device or their combination, they are parallel connected.

...authorized control device, code judging device, attached card limit comparing device and setting device are connected in parallel.

23/3,K/17 (Item 17 from file: 350) DIALOG(R)File 350: Derwent WPIX

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0012469279 - Drawing available WPI ACC NO: 2002-415636/200244 Related WPI Acc No: 2003-420367 XRPX Acc No: N2002-326977

E-commerce transaction method using update key to authorize modification of

token value

Patent Assignee: UZO C (UZOC-I); UZO C C (UZOC-I)

Inventor: UZO C; UZO C C

Patent Family (3 patents, 94 countries)
Patent Application

Number Kind Date Number Kind Date Update

WO 2002019234 A1 20020307 WO 2001US41570 A 20010806 200244 B

AU 200185399 A 20020313 AU 200185399 A 20010806 200249 E US 6938019 B1 20050830 US 2000650293 A 20000829 200557 E

Priority Applications (no., kind, date): US 2000650293 A 20000829

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2002019234 A1 EN 44 9

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200185399 A EN Based on OPI patent WO 2002019234

Class Codes

International Classification (Main): G06F-017/60

Original Abstracts:

...is another type of update key. Together with the overwrite key, a replacement token is provided to the merchant who in turn forwards the new token to the customer. As an aspect of the invention, if the token was not... ...the consumer to a previous merchant is determined the token adjusted and the overwrite key together with the new token is returned to the merchant (204). The merchant then forwards the purchased merchandise, the update key, and possibly a new... Claims:

23/3,K/22 (Item 22 from file: 350) DIALOG(R)File 350: Derwent WPIX

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0009420267 - Drawing available WPI ACC NO: 1999-357908/199930

XRPX Acc No: N1999-266451

Mechanical/electronic communication system for providing multiple

application card to its requester

Patent Assignee: MACKENTHUN H (MACK-I)

Inventor: MACKENTHUN H

Patent Family (9 patents, 23 countries)

Patent Application

Number Kind Date Number Kind Date Update

WO 1999027492 A1 19990603 WO 1998US24946 A 19981121 199930 B AU 199914672 A 19990615 AU 199914672 A 19981121 199944 E

US 5969318 EP 1032920	A 19991019 US 1997977410 A 19971124 199950 E A1 20000906 EP 1998958685 A 19981121 200044 E
JP 2001524721	WO 1998US24946 A 19981121 W 20011204 WO 1998US24946 A 19981121 200203 E
JP 3505511	JP 2000522558 A 19981121 B2 20040308 WO 1998US24946 A 19981121 200418 E
CA 2303188	JP 2000522558 A 19981121 C 20040921 CA 2303188 A 19981121 200463 E WO 1998US24946 A 19981121
EP 1032920	B1 20050803 EP 1998958685 A 19981121 200551 E WO 1998US24946 A 19981121
DE 69831093	E 20050908 DE 69831093 A 19981121 200561 E EP 1998958685 A 19981121
	WO 1998US24946 A 19981121
Priority Applicate Patent Details	ions (no., kind, date): US 1997977410 A 19971124
Number K	ind Lan Pg Dwg Filing Notes
	2 A1 EN 31 8
	ated States, Original: AU CA JP NZ SG
IT LU MC NL	
AU 199914672	A EN Based on OPI patent WO 1999027492
EP 1032920	A1 EN PCT Application WO 1998US24946
	Based on OPI patent WO 1999027492
	nated States,Original: DE ES FR GB IT
JP 2001524721	W JA 37 PCT Application WO 1998US24946 Based on OPI patent WO 1999027492
JP 3505511	· ·
	Previously issued patent JP 200124721
	Based on OPI patent WO 1999027492
CA 2303188	C EN PCT Application WO 1998US24946
	Based on OPI patent WO 1999027492
EP 1032920	B1 EN PCT Application WO 1998US24946
	Based on OPI patent WO 1999027492
Regional Designated States, Original: DE ES FR GB IT	
DE 69831093	E DE Application EP 1998958685
	PCT Application WO 1998US24946
	Based on OPI patent EP 1032920
Alambira - Ala	Based on OPI patent WO 1999027492
Alerting Abstractcard related production and personalization data of	
	plications from multiple card service providers for
- proviaing serv	ices together on one card;

Alerting Abstract ...card related production and personalization data of one or more applications from multiple card service providers for providing services together on one card; visually simulates and presents the card to the card requester on the computer screen of the card requester allowing the card... ...card related production and personalization data of one or more applications from multiple card service providers for providing services together on one card; visually simulates and presents the card to the card requester on the computer

screen of the card requester allowing the card requester to add and remove desired services thereafter; generates an output file with all card...

...USE - The card provides multiple applications to a user e.g. credit card, stored value card, phone card, transportation card, health care card etc. Class Codes (Additional/Secondary): G06F-001/00...
...G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
...G06F-0021/22...
...G06F-0009/445...
...G06Q-0010/00...
...G06Q-0040/00
Claims:

...combines and optimizes card related production and personalization data of applications from multiple card service providers for providing services together on one card; visually simulates and presents the card to the card requester on the computer screen of the card requester allowing the card requester to add and remove desired services thereafter; generates an output file (73) with all card related production and personalization data; issues a confirmation number to the card requester to confirm his requests; stores the output file with the related confirmation number in t...optimizing card related production and personalization data of one or more applications from multiple card service providers for providing services together on one card; means for visually simulating and presenting the card to the card requester on a computer screen of the card requester allowing the card requester to add and remove desired services thereafter; means for generating an output file with all card related production and personalization data; means for issuing a confirmation number to the card requester to confirm his requests; means for storing the output file with the related confirmation number in the database II; andmeans for transmitting the output file to a card manufacturer for producing a

23/3,K/24 (Item 24 from file: 350) DIALOG(R)File 350: Derwent WPIX (c) 2010 Thomson Reuters. All rts. reserv.

0006712647 - Drawing available WPI ACC NO: 1994-093961/199412

Related WPI Acc No: 1998-401095; 1998-401094

XRPX Acc No: N1994-073708

Settlement of charges by IC card which are used as prepaid cards of credit cards - involves transmitting information corresp to current remainder

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value to IC card terminal which makes check to see if received information is appropriate
```

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: FUJIOKA A; ISHIGURO G; MIYAGUCHI S; MUTA T; OKAMOTO T; SAKITA K

Patent Family (11 patents, 3 countries)

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Patent
                    Application
Number
            Kind Date Number
                                    Kind Date
                                                Update
EP 588339
             A2 19940323 EP 1993114917
                                          A 19930916 199412 B
US 5396558
              A 19950307 US 1993119850 A 19930913 199515 E
US 5446796
              A 19950829 US 1993119850
                                           A 19930913 199540 E
                  US 1994331735 A 19941031
             A3 19950524 EP 1993114917
EP 588339
                                          A 19930916 199546 E
US 5502765
              A 19960326 US 1993119850
                                          A 19930913 199618 E
                  US 1994331745
                                 A 19941031
             B1 19981209 EP 1993114917
EP 588339
                                          A 19930916 199902 E
                  EP 1998104503
                                  A 19930916
                  EP 1998104504
                                  A 19930916
               E 19990121 DE 69322463
DE 69322463
                                          A 19930916 199909 E
                  EP 1993114917 A 19930916
JP 3080202
              B2 20000821 JP 1992308688 A 19921118 200043 E
JP 3082882
              B2 20000828 JP 1992249293 A 19920918 200044 E
JP 3082883
              B2 20000828 JP 1992249294 A 19920918 200044 E
JP 3085334
              B2 20000904 JP 1992317254 A 19921126 200045 E
Priority Applications (no., kind, date): JP 1992249293 A 19920918; JP
 1992249294 A 19920918; JP 1992308688 A 19920918; JP 1992308688 A
 19921118; JP 1992317254 A 19921126; JP 1992317255 A 19921126
Patent Details
Number
            Kind Lan Pg Dwg Filing Notes
             A2 EN
                      41 17
EP 588339
Regional Designated States, Original: DE FR GB
US 5396558
              A EN
                      33 17
US 5446796
                ΕN
                      32 17 Division of application US 1993119850
              Α
                     Division of patent US 5396558
EP 588339
             A3 EN
US 5502765
              Α
                 ΕN
                     31 17 Division of application US 1993119850
                     Division of patent US 5396558
EP 588339
             B1 EN
                           Related to application EP 1998104503
                     Related to application EP 1998104504
                     Related to patent EP 856821
                     Related to patent EP 856822
Regional Designated States, Original: DE FR GB
DE 69322463
               E DE
                            Application EP 1993114917
                     Based on OPI patent EP 588339
JP 3080202
              B2 JA
                     10
                            Previously issued patent JP 06162289
JP 3082882
              B2 JA
                           Previously issued patent JP 06103425
                      5
JP 3082883
              B2 JA
                     12
                            Previously issued patent JP 06103426
JP 3085334
              B2 JA
                      9
                           Previously issued patent JP 06162287
Class Codes
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...G06F-015/00...
...G06F-015/30...
...G06F-017/60...
...G06F-009/06
```

# Claims:

...remaining value V' and then transmits said terminal digital signature ST to said IC card together with said updated remaining value V'; and a step wherein said IC card verifies the terminal digital

### B. Full-Text Databases

? show files; ds; cost; logoff hold

File 348: EUROPEAN PATENTS 1978-201009

(c) 2010 European Patent Office

File 349: PCT FULLTEXT 1979-2010/UB= 20100304 | UT= 20100225

(c) 2010 WIPO/Thomson

- Set Items Description
- 339146 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- 339138 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S3 2362 (STORED()VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR CHECKCARD OR CHEQUECARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S4 6793 (CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()-EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MA-STERCARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S5 328565 ISSUE OR ISSUED OR ISSUANCE OR ISSUING OR PROVISION OR PRO-VID??? OR PRINT??? OR SUPPLIED OR FURNISH??? OR DISTRIBUT??? -OR LINKED OR ASSOCIATED OR CONNECTED OR TIED
- S6 271921 CONTEMPORANEOUS?? OR AT()ONCE OR TOGETHER OR SIMULTANEOUS??

OR CONCURRENT?? OR SAME()(TIME OR INSTANT OR MOMENT) OR COIN-CIDENT?? OR COINSTANTANEOUS?? OR COINCIDING OR PARALLEL OR SY-NCHRONI? OR SYNCHRONO?

- S7 606 (DISTRIBUT?? OR SPLIT OR SPLITTING OR PARTIAL OR PORTION OR FRACTION OR ALLOCAT???)(2N)(PAYMENT OR REMUNERATION OR RENUMERATION OR CLEARING OR SETTLEMENT OR SETTLING)
- S8 764 S3(3N)S4
- S9 22 S2(5N)S8
- S10 61978 S5(3N)S6
- S11 2 S7(S)S9(S)S10
- S12 13 S2(S)S3(S)S4(S)S5(S)S6(S)S7
- S13 3 S9(S)S10
- S14 2 S8(S)S12
- S15 126 S2(S)S3(S)S4
- S16 30 S15(S)(S7 OR S10)
- S17 26 S16 AND IC= (G06F OR G06Q)
- S18 27 S11 OR S13 OR S14 OR S17
- S19 27 IDPAT (sorted in duplicate/non-duplicate order)
- S20 27 IDPAT (primary/non-duplicate records only)

20/AN, AZ, TI/1 (Item 1 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02560809

Methods and systems for distribution of a mobile wallet for a mobile device Verfahren und Systeme zur Verteilung einer mobilen Geldborse fur ein mobiles Gerat Procedes et systemes de distribution d'un portefeuille mobile pour un dispositif mobile APPLICATION (CC, No, Date): EP 2008103102 060706;

20/AN, AZ, TI/2 (Item 2 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv. 02560808

Methods and systems for real time account balances in a mobile environment Verfahren und Systeme fur Echtzeit-Kontostande in einer mobilen Umgebung Procedes et systemes pour equilibres des comptes en temps reel dans un environnement mobile

APPLICATION (CC, No, Date): EP 2008103098 060706;

20/AN,AZ,TI/3 (Item 3 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv. 02560807

Method and systems for managing payment sources in a mobile environment Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung Procede et systemes pour gerer les sources de paiement dans un environnement mobile

APPLICATION (CC, No, Date): EP 2008103091 060706;

20/AN,AZ,TI/4 (Item 4 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv. 02560806

Methods and systems for providing a payment in a mobile environment Verfahren und Systeme zur Bereitstellung einer Zahlung in einer mobilen Umgebung Procedes et systemes pour fournir un paiement dans un environnement mobile APPLICATION (CC, No, Date): EP 2008103090 060706;

20/AN, AZ, TI/5 (Item 5 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv. 02560805

Methods and systems for making a payment via a paper check in a mobile environment Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via un cheque dans un environnement mobile

APPLICATION (CC, No, Date): EP 2008103078 060706;

20/AN, AZ, TI/6 (Item 6 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02556817

Methods and systems for indicating a payment in a mobile environment

Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen Umgebung

Procedes et systemes pour indiquer un paiement dans un environnement mobile

APPLICATION (CC, No, Date): EP 2008103106 060706;

20/AN, AZ, TI/7 (Item 7 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02556815

Methods and systems for making a payment via a stored value card in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via une carte a valeur stockee dans un environnement mobile

APPLICATION (CC, No, Date): EP 2008103081 060706;

20/AN, AZ, TI/8 (Item 8 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02524523

Method and systems for viewing aggregated payment obligations in a mobile environment Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in einer mobilen Umgebung

Procede et systemes pour la visualisation d'obligations de paiement regroupees dans un environnement mobile

APPLICATION (CC, No, Date): EP 2008103086 060706;

20/AN, AZ, TI/9 (Item 9 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02470278

Systems and methods for secure transaction management and electronic rights protection Systeme und Verfahren fur sichere Transaktionsverwaltung und elektronischen Rechteschutz

Systemes et procedes de gestion de transaction securisee et de protection des droits electroniques

APPLICATION (CC, No, Date): EP 2008100047 960213;

PRIORITY (CC, No, Date): US 388107 950213

20/AN, AZ, TI/10 (Item 10 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02445994

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren fur sichere Transaktionsverwaltung und elektronischen Rechteschutz

Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques

APPLICATION (CC, No, Date): EP 2008075029 970829;

PRIORITY (CC, No, Date): US 706206 960830

20/AN,AZ,TI/11 (Item 11 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

02018194

Secure transaction management

Gesicherte Transaktionsverwaltung

Gestion de transactions securisees

APPLICATION (CC, No, Date): EP 2005076129 970829;

PRIORITY (CC, No, Date): US 706206 960830

20/AN,AZ,TI/12 (Item 12 from file: 348)

DIALOG(R) File 348:(c) 2010 European Patent Office. All rts. reserv.

01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

APPLICATION (CC, No, Date): EP 2005075672 960213;

PRIORITY (CC, No, Date): US 388107 950213

20/AN, AZ, TI/13 (Item 13 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01843741

CARDS AND DEVICES WITH MAGNETIC EMULATORS FOR COMMUNICATING WITH MAGNETIC STRIPE READERS AND APPLICATIONS FOR THE SAME

OADTE TO DESCRIPTION AND THE ATTURE AND ADDITION OF THE OADTE

CARTES ET DISPOSITIFS AVEC EMULATEURS MAGNETIQUES POUR COMMUNIQUER AVEC DES LECTEURS DE BANDES MAGNETIQUES ET APPLICATIONS CORRESPONDANTES

Application: WO 2008US88321 20081224 (PCT/WO US2008088321)

20/AN, AZ, TI/14 (Item 14 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01551473

VIRTUAL ENVIRONMENT WITH BINDING CONTRACTS BETWEEN PLAYERS ENVIRONNEMENT VIRTUEL COMPORTANT DES CONTRATS D'OBLIGATION ENTRE JOUEURS

Application: WO 2007US62119 20070214 (PCT/WO US2007062119)

20/AN, AZ, TI/15 (Item 15 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01499458

TRANSACTIONAL SERVICES

SERVICES DE TRANSACTIONS

Application: WO 2006US39091 20061005 (PCT/WO US2006039091)

20/AN, AZ, TI/16 (Item 16 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01357270

CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL

ENSEMBLE COHERENT D'INTERFACES DERIVEES D'UN MODELE D'OBJET COMMERCIAL

Application: WO 2005US21481 20050617 (PCT/WO US2005021481)

20/AN, AZ, TI/17 (Item 17 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01238512

INTEGRATED CREDIT AND STORED-VALUE PROGRAMS

PROCEDES ET SYSTEMES DESTINES A LA GESTION DE PROGRAMMES A VALEUR

STOCKEE ET DE CREDIT INTEGRES

Application: WO 2004US35810 20041027 (PCT/WO US2004035810)

20/AN, AZ, TI/18 (Item 18 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

01231566

SYSTEMS AND METHODS FOR MONEY SHARING

SYSTEMES ET PROCEDE DE PARTAGE D'ARGENT

Application: WO 2004US34230 20041015 (PCT/WO US2004034230)

20/AN, AZ, TI/19 (Item 19 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00933152

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

20/AN, AZ, TI/20 (Item 20 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00852780

REMOTE METHOD INVOCATION WITH SECURE MESSAGING IN A DISTRIBUTED COMPUTING ENVIRONMENT

APPEL DE PROCEDE A DISTANCE AVEC MESSAGERIE SECURISEE DANS UN ENVIRONNEMENT INFORMATIQUE REPARTI

Application: WO 2001US15277 20010509 (PCT/WO US0115277)

20/AN,AZ,TI/21 (Item 21 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

20/AN, AZ, TI/22 (Item 22 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

20/AN, AZ, TI/23 (Item 23 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00805500

SYSTEM AND METHOD FOR SENDING MONEY VIA E-MAIL OVER THE INTERNET

SYSTEME ET PROCEDE PERMETTANT D'ENVOYER DE L'ARGENT PAR COURRIER ELECTRONIQUE VIA L'INTERNET

Application: WO 2000US42253 20001122 (PCT/WO US0042253)

20/AN,AZ,TI/24 (Item 24 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00805486

SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS

SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES

Application: WO 2000US32064 20001122 (PCT/WO US0032064)

20/AN,AZ,TI/25 (Item 25 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00777021

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED USER FRAMEWORK DESIGN FOR MAINTAINING USER PREFERENCES, ROLES AND DETAILS

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UTILISES EN COMMERCE ELECTRONIQUE POUR LA CONCEPTION DE STRUCTURES D'UTILISATEURS DESTINEES A PRESERVER LES PREFERENCES, ROLES ET DETAILS DES UTILISATEURS

Application: WO 2000US20549 20000728 (PCT/WO US0020549)

20/AN, AZ, TI/26 (Item 26 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Application: WO 96US2303 19960213 (PCT/WO US9602303)

20/AN,AZ,TI/27 (Item 27 from file: 349)

DIALOG(R) File 349:(c) 2010 WIPO/Thomson. All rts. reserv.

00285421

METHOD AND SYSTEM FOR SELECTIVE INCENTIVE POINT-OF-SALE MARKETING IN RESPONSE TO CUSTOMER SHOPPING HISTORIES

PROCEDE ET SYSTEME DE DISTRIBUTION DE BONS D'ACHAT EN FONCTION DES ACHATS ANTERIEURS D'UN CLIENT

Application: WO 94US8221 19940721 (PCT/WO US9408221)

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20/3,K/1
           (Item 1 from file: 348)
DIALOG(R) File 348: EUROPEAN PATENTS
(c) 2010 European Patent Office. All rts. reserv.
02560809
Methods and systems for distribution of a mobile wallet for a mobile device
Verfahren und Systeme zur Verteilung einer mobilen Geldborse fur ein mobiles Gerat
Procedes et systemes de distribution d'un portefeuille mobile pour un dispositif mobile
PATENT ASSIGNEE:
 Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
  Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
 Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
 Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
 Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339, (US)
 Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
 Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
  Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1980988 A2 081015 (Basic)
APPLICATION (CC, No, Date): EP 2008103102 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
 HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
 EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00 A LFB 20060101 20080901 H EP
 G07F-0007/10
                  A I L B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 182
NOTE: Figure number on first page: 1
LANGUAGE (Publication, Procedural, Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update
                                  Word Count
   CLAIMS A (English) 200842
                                 2109
    SPEC A (English) 200842 120105
Total word count - document A
                                 122214
Total word count - document B
Total word count - documents A + B 122214
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
                   A I F B 20060101 20080901 H EP...
 G06Q-0020/00
...SPECIFICATION or nickname, type of service provided (e.g. a bill
```

...names, or nicknames, or coded identifiers, selected account, the nature

presentment service, a bank, a credit facility, etc.), an account

number with the financial service provider (not shown), associated password (not...

of the transaction, timers for synchronized responses, balance amounts for each account related to an inquiry, balance due amount related to...

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(Item 17 from file: 349)
20/3,K/17
DIALOG(R) File 349: PCT FULLTEXT
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01238512
           * * Image available* *
INTEGRATED CREDIT AND STORED-VALUE PROGRAMS
PROCEDES ET SYSTEMES DESTINES A LA GESTION DE PROGRAMMES A VALEUR
STOCKEE ET DE CREDIT INTEGRES
Patent Applicant/Assignee:
 FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, 6
  80112-5939, US, US (Residence), US (Nationality), (For all designated
  states except: US)
Patent Applicant/Inventor:
 MONK Justin, 6621 N 150th St., Omaha, Nebraska 68116, US, US (Residence),
  US (Nationality).
Legal Representative:
 GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, Two
  Embarcadero Center, Eighth Floor, San Francisco, California 94111-3834, US
Patent and Priority Information (Country, Number, Date):
                 WO 200545625 A2-A3 20050519 (WO 0545625)
 Patent:
                 WO 2004US35810 20041027 (PCT/WO US2004035810)
 Application:
 Priority Application: US 2003694924 20031027: US 2003694925 20031027: US
  2004974463 20041026; US 2004974548 20041026
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
 SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
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Fulltext Word Count: 12435
Main International Patent Class (v7): G06F
International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00...
...US
```

G06Q-0040/00... Fulltext Availability:

# Claims

# **Detailed Description**

... beneficially exploits those differences. A factor common to many of these embodiments is that a credit account and a stored -value account are both associated with a single instrument that may be used for credit, stored-value, or certain combined, transaction forms. The credit and stored-value accounts for each of those instruments may be linked substantially contemporaneously with issuance of the instrument.

# IV. Text Search Results from Dialog - NPL

# A. Abstract Databases

? show files; ds; cost; logoff hold

File 471: New York Times Fulltext 1980-2010/Mar 05

(c) 2010 The New York Times

File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 474: New York Times Abs 1969-2010/Mar 05

(c) 2010 The New York Times

File 475: Wall Street Journal Abs 1973-2010/Mar 05

(c) 2010 The New York Times

File 35: Dissertation Abs Online 1861-2010/Jan

(c) 2010 ProQuest Info&Learning

File 65:Inside Conferences 1993-2010/Mar 05

(c) 2010 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2010/Dec

(c) 2010 The HW Wilson Co.

File 256: TecTrends 1982-2010/Feb W4

(c) 2010 Info. Sources Inc. All rights res.

File 2: INSPEC 1898-2010/Feb W4

(c) 2010 The IET

Set Items Description

- 21538 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S2 21538 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S3 14 (STORED()VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR CHECKCARD OR CHEQUECARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S4 130 (CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()-EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MA-STERCARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- 7278 ISSUE OR ISSUED OR ISSUANCE OR ISSUING OR PROVISION OR PRO-VID??? OR PRINT??? OR SUPPLIED OR FURNISH??? OR DISTRIBUT??? -OR LINKED OR ASSOCIATED OR CONNECTED OR TIED
- S6 3313 CONTEMPORANEOUS?? OR AT()ONCE OR TOGETHER OR SIMULTANEOUS??
  OR CONCURRENT?? OR SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTANTANEOUS?? OR COINCIDING OR PARALLEL OR SYNCHRONI? OR SYNCHRONO?
- S7 3 (DISTRIBUT?? OR SPLIT OR SPLITTING OR PARTIAL OR PORTION OR

```
FRACTION OR ALLOCAT???)(2N)(PAYMENT OR REMUNERATION OR RENUM-
ERATION OR CLEARING OR SETTLEMENT OR SETTLING)
```

- S8 1 S3(3N)S4 S9 0 S2(5N)S8 S10 213 S5(3N)S6 S11 0 S7(S)S9(S)S10 269 (STORED() VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR S12 CHECKCARD OR CHEQUECARD)(10N)(CHARGE OR CREDIT OR BANK OR MAS-TER OR SMART OR AMERICAN() EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MASTERCARD) S13 39 S2(10N)S12 1 S13 AND (S7 OR S10) S14 S15

20/6/1 (Item 1 from file: 471) 04357140 738913030801 Lower Fees on Debit Cards Fail to Satisfy Retailers

40 RD (unique items)

Friday August 1 2003 Word Count: 918

S20

20/6/2 (Item 2 from file: 471)

04214722 438936020408

PATENTS; Taxis with modems that let you charge the ride, and a credit card that tries to get your attention.

Monday April 8 2002 Word Count: 995

20/6/3 (Item 3 from file: 471)

03946382 195405991031

PERSONAL BUSINESS; The Siren Swipe of the Debit Card

Sunday October 31 1999

Word Count: 884

20/6/4 (Item 4 from file: 471)

03934523 463027990922

Beanie Baby Scams And Identity Thefts

Wednesday September 22 1999

Word Count: 1928

20/6/5 (Item 5 from file: 471)

03841703 816388981112

America's Turn to Colonize; Credit Card Issuers Invade Britain, With U.S. Firepower

Thursday November 12 1998

Word Count: 2016

20/6/6 (Item 6 from file: 471)

03681422 765384970424

Hewlett in \$1.15 Billion Deal For Maker of Credit Card Devices

Thursday April 24 1997

Word Count: 955

20/6/7 (Item 7 from file: 471)

03019612 429995950321

COMPANY NEWS; Visa Will Put A Microchip In New Card

Tuesday March 21 1995

Word Count: 675

20/6/8 (Item 8 from file: 471)

02827150 796468940417 The Bottom Line on Banks Sunday April 17 1994

Word Count: 2790

20/6/9 (Item 9 from file: 471)

02674764 861634931007

At Visa, New Quest for U.S. Growth

Thursday October 7 1993

Word Count: 1486

20/6/10 (Item 10 from file: 471)

02618388 698474930307

The Man Who Charged Up Mastercard

Sunday March 7 1993

Word Count: 2401

20/6/11 (Item 11 from file: 471)

01506167 015199871212

CONSUMER'S WORLD; Stakes Rising in the Credit Card Game

Saturday December 12 1987

Word Count: 1254

20/6/12 (Item 1 from file: 583)

09866156

BCR da tonul la reduceri si anulari comisioane Romania: BCR to issue three new Visa cards

04 Sep 2002

20/6/13 (Item 2 from file: 583)

09733531

All-purpose chips are finally in the cards

Canada: Multipurpose smart cards under development

28 Mar 2002

20/6/14 (Item 3 from file: 583)

09700841

Banks go all out to promote credit cards

Malaysia: More than 3.4 mn locals own credit cards

16 Feb 2002

20/6/15 (Item 4 from file: 583)

09387551

Correction AUSTRALIA: PREFERENCE OF FORMS OF PAYMENTS

13 Oct 2000

20/6/16 (Item 5 from file: 583)

09301246

Migracion a smart card-proyecto de la banca mexicana

MEXICO: SMARTCARD TO BE THE NEW SYSTEM

05 Jun 2000

20/6/17 (Item 6 from file: 583)

09206991

JCB, Sanwa Bank to issue bank/credit card

JAPAN: BANK/CREDIT CARD ISSUE BY SANWA BANK, JCB

03 Dec 1999

20/6/18 (Item 7 from file: 583)

09204771

MasterCard to provide concentrated electronic cash service in Cheju

SOUTH KOREA: MASTERCARD TO HELP PROMOTE CHEJU

01 Dec 1999

20/6/19 (Item 8 from file: 583)

09186800

Bank of Asia promotes Electron

THAILAND: ELECTRON CARD FROM BANK OF ASIA

02 Jul 1999

20/6/20 (Item 9 from file: 583)

09016266

Mondex unveils 'all-on-one' card

UK: MONDEX TO LAUNCH LOYALTY CARD SYSTEM

29 Oct 1998

20/6/21 (Item 10 from file: 583)

09013696

El BBV lanza una tarjeta multiservicio para potenciar la banca elect\

SPAIN: BBV LAUNCHES MULTIPLE SERVICE CARD

06 Nov 1998

20/6/22 (Item 11 from file: 583)

06409251

Dongnam Bank Pioneers the New Electronic Purse Along With Visa

SOUTH KOREA: INTEGRATED CARD BY DONGNAM BANK

09 Dec 1996

20/6/23 (Item 12 from file: 583)

06372064

Dispute between Master and Visa CHINA: CREDIT CARDS DISPUTE

01 Oct 1996

20/6/24 (Item 13 from file: 583)

06283903

P-Card als elektronische Geldb6rse f r den Handel GERMANY: P-CARD INSTEAD OF CASH MONEY

18 Mar 1996

20/6/25 (Item 14 from file: 583)

06115222

NationsBank Credit-card Contract

US: NATIONSBANK WINS CARD PROCESSING DEAL

20 Feb 1995

20/6/26 (Item 15 from file: 583)

06075103

Cajamadrid y La Caixa abandonan el Sistema 6000 de la/ SPAIN: SAVINGS BANKS ABANDON SISTEMA 6000

14 Nov 1994

20/6/27 (Item 16 from file: 583)

04686264

Abbey National has launched a three-in-one card/
UK - ABBEY NATIONAL UNVEILS THREE-IN-ONE CARD

7 December 1991

20/6/28 (Item 17 from file: 583)

04526123

Comprehensive POS Cards Handle Credit, Debit, Bank Tasks JAPAN - DEVELOPMENT OF COMPREHENSIVE POINT OF SALE CARDS 0 September 1991

20/6/29 (Item 18 from file: 583) 00380332 REPORT ON SMART CARDS

FRANCE/US - REPORT ON SMART CARDS

0 July 1986

20/6/30 (Item 19 from file: 583)

00020060

CHIEF OF EUROCARD ON SMART CARDS
W GERMANY - CHIEF OF EUROCARD ON SMART CARDS

2 January 1986

20/6/31 (Item 1 from file: 2)

08561762

Title: Using EMV cards to protect e-commerce transactions

Book Title: E-Commerce and Web Technologies. Third International

Conference, EC-Web 2002. Proceedings (Lecture Notes in Computer Science Vol.2455)

Publication Date: 2002

INSPEC Update Issue: 2003-011

Copyright: 2003, IEE

20/6/32 (Item 2 from file: 2)

07574108

Title: User identity: the key to safe authentication [LAN/WAN security]

Publication Date: March 2000 INSPEC Update Issue: 2000-017

Copyright: 2000, IEE

20/6/33 (Item 3 from file: 2)

07220655

Title: Driver information systems: influencing your route

Publication Date: 1999

INSPEC Update Issue: 1999-015

Copyright: 1999, IEE

20/6/34 (Item 4 from file: 2)

06504021

Title: In your pocket: smartcards Publication Date: Feb. 1997

INSPEC Update Issue: 1997-008

Copyright: 1997, IEE

20/6/35 (Item 5 from file: 2)

05774905

Title: Citibank's smart move [smart cards]

Publication Date: 12 Sept. 1994 INSPEC Update Issue: 1994-039

Copyright: 1994, IEE

20/6/36 (Item 6 from file: 2)

04753235

Title: New concepts for multifunctional/multiapplication smart cards

Publication Date: 1989

INSPEC Update Issue: 1990-023

Copyright: 1990, IEE

20/6/37 (Item 7 from file: 2)

04102824

Title: Electronic delivery systems in the 1990s: what bankers can expect

Publication Date: Dec. 1987 INSPEC Update Issue: 1988-009

Copyright: 1988, IEE

20/6/38 (Item 8 from file: 2)

04025805

Title: Personal banking smartens up

Publication Date: Sept. 1987 INSPEC Update Issue: 1988-001

Copyright: 1988, IEE

20/6/39 (Item 9 from file: 2) 03659611

Title: Debit and credit cards to a crossroads

Publication Date: Feb. 1986 INSPEC Update Issue: 1986-011

Copyright: 1986, IEE

20/6/40 (Item 10 from file: 2)

03475262

Title: The smart card steps out Publication Date: May 1985 INSPEC Update Issue: 1985-015

Copyright: 1985, IEE

20/3,K/6 (Item 6 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2010 The New York Times. All rts. reserv.

03681422 NYT Sequence Number: 765384970424 (USE FORMAT 7 FOR FULLTEXT) Hewlett in \$1.15 Billion Deal For Maker of Credit Card Devices

LAWRENCE M. FISHER

New York Times, Late Edition - Final ED, COL 04, P1

Thursday April 24 1997

DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext

SECTION HEADING: SECTD

Word Count: 955

... systems to automate credit card transactions, which it sells to financial institutions, which in turn provide them to merchants. The company now also offers technology for debit-credit and smart card payments at the merchant and over the Internet and is actively developing new consumer...

...is going to have to involve a card swipe, and they just bought the No. 1 card swipe company in the world," he said.

20/3,K/7 (Item 7 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2010 The New York Times. All rts. reserv.

03019612 NYT Sequence Number: 429995950321 (USE FORMAT 7 FOR FULLTEXT) COMPANY NEWS; Visa Will Put A Microchip In New Card SAUL HANSELL

New York Times, Late Edition - Final ED, COL 6, P 3

Tuesday March 21 1995

DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext

Word Count: 675

TEXT: ...with a microchip, that is intended to replace bills and coins for small purchases.

Unlike debit cards, which transfer money electronically from

customers' bank accounts, the new "electronic purse" cards will have an amount of money stored on them. They are similar to the cards issued for some telephone and mass transit systems, but are designed to be used interchangeably in...

... The computer chip on the new card is designed with extra memory, so a single card can be used to get access to several bank accounts, loans and even investment portfolios...

20/3,K/11 (Item 11 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2010 The New York Times. All rts. reserv.

01506167 NYT Sequence Number: 015199871212 (USE FORMAT 7 FOR FULLTEXT)

CONSUMER'S WORLD; Stakes Rising in the Credit Card Game

CRAIG WOLFF

New York Times, Late City Final Edition ED, COL 1, P 37

Saturday December 12 1987

DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext

SECTION HEADING: SECT1

Word Count: 1254

TEXT: With one credit card, consumers can make a purchase and a donation to a favorite charity simultaneously. With another...

... While most industry analysts agree that no single enhancement can sway customers to switch from one card to another, they agree that a package and an image may entice consumers. In the...

...consumer is usually better off doing as he always did," Mr. Holstein said, "writing a check to his favorite charity." Many credit cards issued by banks - generally Mastercard or Visa - offer insurance policies. But Mr. Schumer said, "Often, people...

20/3,K/13 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 09733531

All-purpose chips are finally in the cards

Canada: Multipurpose smart cards under development

Globe & Mail (CGM) 28 Mar 2002

Language: ENGLISH

The Advanced Card Technology Association says a single multipurpose smart card will soon be able to provide credit, debit, electronic cash and loyalty scheme services. It will benefit consumers who are holding more and...

20/3,K/16 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 09301246

Migracion a smart card-proyecto de la banca mexicana

MEXICO: SMARTCARD TO BE THE NEW SYSTEM

Excelsior (YZZ) 05 Jun 2000 Online

Language: SPANISH

In Mexico, due to high losses regarding the fraudulent use of credit and debit cards, the banking industry has established a project to change the old system to smart...

... new system will allow banks to reduce processing costs and to integrate services into only one financial instrument, the Smart card. In Latin America, credit and debit card fraud accounts for as much as 0.22% of billing, which represents US\$ 11...

...up to 0.02% in countries such as France, the UK and Spain. At the same time, representatives of the banking industry informed that although the transition process (lasting about 18 to 24 months) does not have an estimated cost, only the changing of 25mn credit and debit cards and ATMs machines would cost as much as US\$ 100mn. French company Schlumberguer will...

20/3,K/17 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 09206991

JCB, Sanwa Bank to issue bank/credit card

JAPAN: BANK/CREDIT CARD ISSUE BY SANWA BANK, JCB

Nikkei Net Interactive (ATM) 03 Dec 1999 NihonKeizai Shimbun p.

Language: ENGLISH

Now, electronic money, debit cards, credit cards and bank cards from Sanwa Bank and JCB Co of Japan will be out into one card. Both the firms will be issuing IC cards that will allow all the functions in one card. The Mondex International Ltd's electronic money standard maybe the standard that both the two...

20/3,K/18 (Item 7 from file: 583) DIALOG(R)File 583:Gale Group Globalbase(TM) (c) 2002 Gale/Cengage. All rts. reserv. 09204771

MasterCard to provide concentrated electronic cash service in Cheju SOUTH KOREA: MASTERCARD TO HELP PROMOTE CHEJU

The Korea Herald (XBF) 01 Dec 1999 p.9

Language: ENGLISH

MasterCard International Korea has established Cheju Island as an area for the concentrated IC One Card service, which will be launched in March 2000. Tourism information on Cheju will be on the Web sites of MasterCard International and Mondex International. Cheju Smart Cards will be issued and used at tourist attractions and related facilities in the island. Major resorts, hotels, restaurants...

 20/3,K/19 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 09186800

Bank of Asia promotes Electron

THAILAND: ELECTRON CARD FROM BANK OF ASIA Bangkok Post (XBN) 02 Jul 1999 business p.6

Language: ENGLISH

Bank of Asia will launch in Thailand its new Visa Electron debit card on 19 July 1999. The card is positioned as a three-inone card as it can be used as a Visa Electron card, an ATM card or to assess the Asia e-cash. 100,000 cards will be issued in 1999. They will be targeted at new graduates and young professionals.

20/3,K/20 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 09016266

Mondex unveils 'all-on-one' card

UK: MONDEX TO LAUNCH LOYALTY CARD SYSTEM

Marketing Week (MW) 29 Oct 1998 p.11

Language: ENGLISH

... system which allows a group of retailers to jointly operate loyalty schemes as well as providing traditional credit/debit card facilities, customer details and access to cash. The microchip technology allows for personalised promotions...

20/3,K/21 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 09013696

El BBV lanza una tarjeta multiservicio para potenciar la banca elect\

SPAIN: BBV LAUNCHES MULTIPLE SERVICE CARD

Expansion (EXN) 06 Nov 1998 p.29

Language: SPANISH

The Spanish retail bank Banco Bilbao Vizcaya (BBV) has consolidated the debit card, the telephone and Internet banking, and the electronic purse service into one single card under the name 'Tarjeta integral BBV'. Some 4.5mn units of this card are being distributed in substitution of the 1.2mn BBV debit cards, 400,000 electronic purse cards, 300...

20/3,K/22 (Item 11 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM)

(c) 2002 Gale/Cengage. All rts. reserv.

# 06409251

Dongnam Bank Pioneers the New Electronic Purse Along With Visa SOUTH KOREA: INTEGRATED CARD BY DONGNAM BANK The Korea Economic Weekly (XBG) 09 Dec 1996 P.11

Language: ENGLISH

Visa-affiliated Kangwon Bank will, in early December 1996, launch a magnetic Visa One Card which possesses the functions of debit and credit cards. The issue will be done after the launch in Singapore, Australia and China. In addition, with the issue of its Visa One Card in early December 1996, Dongnam Bank in South Korea, which is affiliated with Visa, will...

...the world. The card, with a built-in chip, will serve as pre-paid and credit cards while playing the role as a debit card.

Cardholders will be able to use it at member subway stations, gas stations, buses...

... transactions in the Asian nation. Also, cardholders will be able to use it worldwide as debit and credit cards while enjoying the services of Visa Interlink. Holders of the Visa One Card do not need foreign exchange when travelling overseas as they will be provided with automatic settlement services in the local currency in their accounts. In order to make...

20/3,K/24 (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 06283903

P-Card als elektronische Geldb6rse f r den Handel GERMANY: P-CARD INSTEAD OF CASH MONEY

Frankfurter Allgemeine Zeitung (FA) 18 Mar 1996 p.26

Language: GERMAN

... be used as electronic wallet. Wertgarantie Technische Versicherung of Hanover is the first firm to issue such a card. The company, which specialises in repair cost insurance, wants to give the...

...with up to DM 400. EBS expects that 500,000 such chip cards will be issued before the end of 1996 and that they will be accepted at up to 5,000 points. One card costs around DM 15, with some firms issuing the card fee of charge to their clients. The debit device costs between DM 800 and DM 1,800. Talks are being held with Deutsche...

20/3,K/27 (Item 16 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 04686264

Abbey National has launched a three-in-one card/
UK - ABBEY NATIONAL UNVEILS THREE-IN-ONE CARD
Times (TS) 7 December 1991 p22
Abbey National has unveiled its three-in-one card, which is offered together with its current account and also acts as a GBP100 cheque guarantee card, Visa debit card and cashpoint card. Present customers with a current account will be able to apply for the three-in-one card when their cards need to be renewed.

20/3,K/28 (Item 17 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

#### 04526123

Comprehensive POS Cards Handle Credit, Debit, Bank Tasks
JAPAN - DEVELOPMENT OF COMPREHENSIVE POINT OF SALE CARDS
Office Equipment & Products (OEP) 0 September 1991 p48-49
ISSN: 0387-5245

A comprehensive point of sale (POS) card combining four functions in a single magnetic card has been developed by the Distribution Code Center in Japan, an offshoot of the Distribution...

... known as a shopping district/general-use standard POS card. As well as handling prepaid (debit) and credit card functions and transferring bank funds, the card totals up the bonus points accumulated by the user through shopping at...

20/3,K/29 (Item 18 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

# 00380332

REPORT ON SMART CARDS
FRANCE/US - REPORT ON SMART CARDS
High Technology (HTY) 0 July 1986 p34
France expects 12m smart cards to be in circulation there by 1989.
MasterCard International began issue of smart cards in Sept 1985 to 70k customers in Columbia, MD, and Palm Beach...

... establishment. Some French banks are introducing artificial float periods of several days between payment and debit, as with cheques,

to encourage use of smart cards. Gretag of Switzerland is using cards from Multimil for units which restrict access to...

... key-shaped or tag-shaped, mainly for selective access to computer or telecoms equipment. However, one device has been produced to prevent dialysis patients from receiving treatment on the wrong artificial kidney machine, and provides for automatic adjustment of machine settings and logging of treatments. Indentix of Palo Alto uses...

20/3,K/34 (Item 4 from file: 2) DIALOG(R)File 2:INSPEC (c) 2010 The IET. All rts. reserv.

#### 06504021

Title: In your pocket: smartcards

Author(s): Fancher, C.H.

Author Affiliation: Semicond. Products Sector, Motorola Inc., USA

Journal: IEEE Spectrum, vol.34, no.2, pp.47-53

Publisher: IEEE

Country of Publication: USA Publication Date: Feb. 1997

ISSN: 0018-9235

SICI: 0018-9235(199702)34:2L.47:YPS;1-L

CODEN: IEESAM

U.S. Copyright Clearance Center Code: 0018-9235/97/\$10.00 Item Identifier (DOI): http://dx.doi.org/10.1109/6.570830

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical &

Production Engineering)

INSPEC Update Issue: 1997-008

Copyright: 1997, IEE

Abstract: ...Today, most smartcards handle a single application, but will realize their true value when a single card can address multiple applications

Identifiers: worldwide boom; smartcard deployment; credit cards;

transit pass; telephone charge card; stored value

cards; health card; insurance provider; Germany; medical

information; smart social security cards; Spain; multiple applications

20/3,K/35 (Item 5 from file: 2) DIALOG(R)File 2:INSPEC (c) 2010 The IET. All rts. reserv.

# 05774905

Title: Citibank's smart move [smart cards]

Author(s): LaPlante, A.

Journal: InformationWEEK, no.492, pp.42, 44-5

Country of Publication: USA Publication Date: 12 Sept. 1994

ISSN: 8750-6874 CODEN: INFWE4 Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical &

Production Engineering)

INSPEC Update Issue: 1994-039

Copyright: 1994, IEE

Abstract: ...banking markets to a world of technology-enabled transactions. Citibank wants customers to use a single card that provides debit, credit, and automated teller machine (ATM) services. The card would be used at ATMs, telephones, interactive TVs, and point-of-sale terminals in retail outlets. Citibank says smart cards provide better security for electronic business activities; can be used as a cash substitute for quick...

20/3,K/36 (Item 6 from file: 2) DIALOG(R)File 2:INSPEC (c) 2010 The IET. All rts. reserv.

# 04753235

Title: New concepts for multifunctional/multiapplication smart cards

Author(s): Schaumuller-Bichl, I.

Author Affiliation: Voest-Alpine AG, Linz, Austria

Inclusive Page Numbers: 149-57 Publisher: North-Holland, Amsterdam Country of Publication: Netherlands

Publication Date: 1989

Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of

the IFIP WG 11.6 International Conference

Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg, Austria

Conference Sponsor: IFIP

Editor(s): Chaum, D.; Schaumuller-Bichl, I.

ISBN: 0 444 70545 7 Number of Pages: xi+ 218

Language: English

Subfile(s): C (Computing & Control Engineering)

INSPEC Update Issue: 1990-023

Copyright: 1990, IEE

Abstract: ...one finds smart cards in a variety of different applications

today. They are used as credit and debit cards in payment

systems, as storage media for passwords and cryptographic keys in security systems...

...but also on whether it will be possible to combine different applications and functions in one single card.

Multifunctional/multiapplication cards allow for a considerable reduction of card costs per application. Further, no...

...as applications might be offered in the future. So the combination of different applications in one card can considerably raise the user acceptance. This paper deals with the requirements that are to be put to a multifunctional/multiapplication card and presents a concept to provide secure and easy-to-use IC cards for a broad area of applications

20/3,K/39 (Item 9 from file: 2) DIALOG(R)File 2:INSPEC (c) 2010 The IET. All rts. reserv.

# 03659611

Title: Debit and credit cards to a crossroads

Author(s): Duffy, H.

Journal: Magazine of Bank Administration, vol.62, no.2, pp.32-6

Country of Publication: USA Publication Date: Feb. 1986

ISSN: 0024-9823 CODEN: MBAAA5 Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical &

Production Engineering)

INSPEC Update Issue: 1986-011

Copyright: 1986, IEE

Abstract: ...cards will take at the point of sale. Large card issuers have been arguing that credit cards should not bear debit card logos, and that debit and credit cards should be issued separately as stand-alone devices with their own marks. The call for separate credit and debit cards may well be a moot point because bank credit cards have already incorporated both the credit and debit function into a single card concept. A greater emphasis needs to be placed on marketing and product planning. Determine what...

...network partners and have your planning staff prepare strategies for alternative POS products for both credit and debit cards

20/3,K/40 (Item 10 from file: 2) DIALOG(R)File 2:INSPEC (c) 2010 The IET. All rts. reserv.

# 03475262

Title: The smart card steps out

Journal: Banking World, vol.3, no.5, pp.49-50

Country of Publication: UK Publication Date: May 1985

ISSN: 0737-6413 CODEN: BAWOEX Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical &

Production Engineering)

INSPEC Update Issue: 1985-015

Copyright: 1985, IEE

Abstract: ...Casio of Japan. The cards, which will also carry a conventional magnetic stripe, will be issued to customers of the Bank of Virginia and the Maryland National Bank (Bull) and of...

...most ambitious forger. The smart card is being introduced by the French banks as a combined credit/debit card. One of its principal functions is that of an electronic cheque book. Because France has...

...7000 ATMs currently equipped with magnetic stripe readers, the mixed magnetic/chip card is being issued over a transitional period of several years. Its holder can draw cash from an ATM...

# B. Full-text Databases

#### Full text NPL files - 1

- Set Items Description
- 76507 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- 52 76507 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S3 430 (STORED()VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR CHECKCARD OR CHEQUECARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S4 2427 (CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()-EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MA-STERCARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- 57293 ISSUE OR ISSUED OR ISSUANCE OR ISSUING OR PROVISION OR PRO-VID??? OR PRINT??? OR SUPPLIED OR FURNISH??? OR DISTRIBUT??? -OR LINKED OR ASSOCIATED OR CONNECTED OR TIED
- S6 19924 CONTEMPORANEOUS?? OR AT()ONCE OR TOGETHER OR SIMULTANEOUS??
  OR CONCURRENT?? OR SAME()(TIME OR INSTANT OR MOMENT) OR COINCIDENT?? OR COINSTANTANEOUS?? OR COINCIDING OR PARALLEL OR SYNCHRONI? OR SYNCHRONO?
- S7 49 (DISTRIBUT?? OR SPLIT OR SPLITTING OR PARTIAL OR PORTION OR FRACTION OR ALLOCAT???)(2N)(PAYMENT OR REMUNERATION OR RENUMERATION OR CLEARING OR SETTLEMENT OR SETTLING)
- S8 61 S3(3N)S4
- S9 5 S2(5N)S8
- S10 1287 \$5(3N)\$6
- S11 0 S7(S)S9(S)S10
- S12 0 S2(S)S3(S)S4(S)S5(S)S6(S)S7
- S13 0 S2(S)S3(S)S4(S)(S7 OR S10)
- S14 62 S3(5N)S4
- S15 7 S2(10N)S14
- S16 23 S2(S)S3(S)S4
- S17 27 S9 OR S15 OR S16
- S18 10 S17 NOT (PY> 2003 OR PD= 20031028: 20031231)
- S19 10 RD (unique items)

19/6/1

32497660 (USE FORMAT 7 OR 9 FOR FULLTEXT) Q3 2003 Certegy Earnings Conference Call - Part 1

October 23, 2003 WORD COUNT: 4460

19/6/2

32129229 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Event Brief of Q3 2003 Certegy Earnings Conference Call - Part 1

October 23, 2003 WORD COUNT: 4351

19/6/3

28676077 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Event Brief of Q1 2003 TSYS Earnings Conference Call - Final - Part 1

April 01, 2003

WORD COUNT: 4732

19/6/4

23063439 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Till Debt Do Us Part

May 23, 2002

WORD COUNT: 908

19/6/5

22415027

Dollar-wise

April 24, 2002

WORD COUNT: 1626

19/6/6

19143066 (USE FORMAT 7 OR 9 FOR FULLTEXT)

National City Bank Takes Ownership Stake in Electronic Payments Leader SVPCo; Eleventh Largest Bank Joins Move to Electronic Check Processing

October 04, 2001 WORD COUNT: 497

19/6/7

19074795 (USE FORMAT 7 OR 9 FOR FULLTEXT) Net Value: The case for an all-in-one smart card

October 01, 2001 WORD COUNT: 550 19/6/8

14550771 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(BW) Russell Simmons Teams Up With VTech and Shared Technologies Cellular to Launch Unique Line of Communications Products & Services

January 08, 2001 WORD COUNT: 1130

19/6/9

14548065 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Russell Simmons Teams Up with VTech and Shared Technologies Cellular to Launch Unique Line of Communications Products & Services

January 08, 2001 WORD COUNT: 1129

19/6/10

01837456 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SET Multifunction Smart Cards Possible In 1998

June 04, 1998

WORD COUNT: 472

19/3,K/5
DIALOG(R)File 20:Dialog Global Reporter (c) 2010 Dialog. All rts. reserv.

22415027 Dollar-wise STATESMAN (INDIA) April 24, 2002

JOURNAL CODE: FSTN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1626

... debt. Several Americans do have vast amounts of credit card debt, and keep transferring from one credit card company to another in an effort to reduce that debt. Use your credit card for...

19/3,K/7
DIALOG(R)File 20:Dialog Global Reporter (c) 2010 Dialog. All rts. reserv.

19074795 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Net Value: The case for an all-in-one smart card
Risen Jayaseelan
EDGE (MALAYSIA)
October 01, 2001
JOURNAL CODE: WIEM LANGUAGE: English R

JOURNAL CODE: WTEM LANGUAGE: English RECORD TYPE: FULLTEXT WORD COUNT: 550

... as transaction history and account balance) and use of credit, ATM, debit and cash cards, bank account and stored value.

19/3,K/10 DIALOG(R)File 20:Dialog Global Reporter (c) 2010 Dialog. All rts. reserv.

01837456 (USE FORMAT 7 OR 9 FOR FULLTEXT) SET Multifunction Smart Cards Possible In 1998 NEWSBYTES June 04, 1998

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT WORD COUNT: 472

... card around with you -- as opposed to juggling separate cards for a MasterCard credit card account, a Visa credit card account, a debit card with your bank, and various frequent flier and auto club programs, for instance.

#### Full text NPL files - 2

? show files; ds; cost; logoff hold

File 471: New York Times Fulltext 1980-2010/Mar 08

(c) 2010 The New York Times

File 634: San Jose Mercury Jun 1985-2010/Mar 06

(c) 2010 San Jose Mercury News

File 610: Business Wire 1999-2010/Mar 09

(c) 2010 Business Wire.

File 613: PR Newswire 1999-2010/Mar 09

(c) 2010 PR Newswire Association Inc

File 810: Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813: PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc.

File 9: Business & Industry(R) Jul/1994-2010/Mar 08

(c) 2010 Gale/Cengage

File 15:ABI/Inform(R) 1971-2010/Mar 08

(c) 2010 ProQuest Info&Learning

File 16: Gale Group PROMT(R) 1990-2010/Mar 08

(c) 2010 Gale/Cengage

File 148: Gale Group Trade & Industry DB 1976-2010/Mar 08

(c) 2010 Gale/Cengage

File 160: Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 275: Gale Group Computer DB(TM) 1983-2010/Jan 28

(c) 2010 Gale/Cengage

File 621: Gale Group New Prod. Annou. (R) 1985-2010/Jan 19

(c) 2010 Gale/Cengage

File 636: Gale Group Newsletter DB(TM) 1987-2010/Feb 03

(c) 2010 Gale/Cengage

File 624: McGraw-Hill Publications 1985-2010/Mar 09

(c) 2010 McGraw-Hill Co. Inc

Set Items Description

- S1 244846 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S2 244846 (COMBINED OR UNIFIED OR INTEGRATED OR CONSOLIDATED OR UNIT-ARY OR ONE OR 1 OR SINGLE)(2W)(CARD OR INSTRUMENT OR WALLET OR SMARTCARD OR RFID OR DEVICE OR TOKEN OR PAYMENT()(INSTRUMENT OR MODE OR OPTION OR METHOD))
- S3 1584 (STORED()VALUE OR DEBIT OR CHECK OR CHEQUE OR DEBITCARD OR CHECKCARD OR CHEQUECARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT)
- S4 6819 (CHARGE OR CREDIT OR BANK OR MASTER OR SMART OR AMERICAN()-EXPRESS OR CHARGECARD OR CREDITCARD OR BANKCARD OR VISA OR MA-

- STERCARD)(2N)(ACCOUNT OR SERVICE OR CONTRACT OR ARRANGEMENT) S5 209342 ISSUE OR ISSUED OR ISSUANCE OR ISSUING OR PROVISION OR PRO-VID??? OR PRINT??? OR SUPPLIED OR FURNISH??? OR DISTRIBUT??? -OR LINKED OR ASSOCIATED OR CONNECTED OR TIED S6 81230 CONTEMPORANEOUS?? OR AT() ONCE OR TOGETHER OR SIMULTANEOUS?? OR CONCURRENT?? OR SAME()(TIME OR INSTANT OR MOMENT) OR COIN-CIDENT?? OR COINSTANTANEOUS?? OR COINCIDING OR PARALLEL OR SY-NCHRONI? OR SYNCHRONO? S7 217 (DISTRIBUT?? OR SPLIT OR SPLITTING OR PARTIAL OR PORTION OR FRACTION OR ALLOCAT???)(2N)(PAYMENT OR REMUNERATION OR RENUM-ERATION OR CLEARING OR SETTLEMENT OR SETTLING) S8 199 S3(3N)S4 S9 8 S2(5N)S8 S10 7876 S5(3N)S6 S11 0 S7(S)S9(S)S10 S12 0 S9(S)S10 S13 50 S2(S)S8 S14 0 S10(S)S13 S15 0 S2(S)S3(S)S4(S)S5(S)S6(S)S7 S16 0 S2(S)S3(S)S4(S)(S7 OR S10) S17 61 S2(S)S3(S)S4 S18 54 S2(S)(S3(10N)S4) S19 S20 55 S9 OR S18 37 S19 NOT (PY> 2003 OR PD= 20031028: 20031231) S21 21 RD (unique items) (Item 1 from file: 610) 21/6/1 00437739 20010108008B6092 (USE FORMAT 7 FOR FULLTEXT) Russell Simmons Teams Up With VTech and Shared Technologies Cellular to Launch Unique Line of Communications Products & Services-A Portion of the Profits to Benefit Disadvantaged Youth
- 21/6/2 (Item 1 from file: 613) 00762219 20020507ATTU007 (USE FORMAT 7 FOR FULLTEXT) Vital(R) Announces General Availability of Check Service Tuesday, May 7, 2002 08:32 EDT WORD COUNT: 643
- 21/6/3 (Item 2 from file: 613)
  00489709 20010108NYM052 (USE FORMAT 7 FOR FULLTEXT)
  Russell Simmons Teams Up with Vtech And Shared Technologies Cellular to Launch Unique Line of Communications Products & Services
  Monday, January 8, 2001 11:00 EST

Monday, January 8, 2001 16:00 EST

WORD COUNT: 1,093

WORD COUNT: 1,143

21/6/4 (Item 1 from file: 810)

0458831 BW1182

MASTERCARD INTL: MasterCard International Releases Findings From First

Global Consumer Research on Stored Value Cards

January 24, 1995

21/6/5 (Item 1 from file: 813) 1121248 SFM044

Visa Sets All-Time Record With \$1 Trillion Year

DATE: July 7, 1997 WORD COUNT: 588

21/6/6 (Item 2 from file: 813) 0786581 TO001

Roll-out To Include Loblaws and Zehrs

DATE: February 7, 1995 WORD COUNT: 545

21/6/7 (Item 3 from file: 813)

NY022 0651776

AT&T AND NCR OFFER SMART CARD UPGRADE KITS FOR BANK MACHINES

DATE: November 17, 1993

WORD COUNT: 687

21/6/8 (Item 1 from file: 9)

02604674 Supplier Number: 25066230 (USE FORMAT 7 OR 9 FOR FULLTEXT)

E\* Trade Aims for Debit Distinction

December 2001 WORD COUNT: 602

21/6/9 (Item 1 from file: 15)

02316515 107136372 \*\* USE FORMAT 7 OR 9 FOR FULL TEXT\*\*

An unproven promise

Mar 2002 LENGTH: 6 Pages

WORD COUNT: 3420

(Item 2 from file: 15) 21/6/10

\* \* USE FORMAT 7 OR 9 FOR FULL TEXT\* \* 02293086 95707462

E\* Trade aims for debit distinction

Dec 2001 LENGTH: 1 Pages

WORD COUNT: 613

21/6/11 (Item 1 from file: 16)

09637624 Supplier Number: 83911773 (USE FORMAT 7 FOR FULLTEXT) Safe hands: Tom Arnold is the man corporates and even the FBI call when they have a serious online fraud problem. Steve Hill talks to him about the risks of e-commerce, identity scams and what we can all do to protect ourselves. (The Internet Interview).

March. 2002

Word Count: 1353

21/6/12 (Item 2 from file: 16)

09290518 Supplier Number: 80850218 (USE FORMAT 7 FOR FULLTEXT) E\* Trade aims for debit distinction: in the face of a bearish stock market, online securities firm E\* Trade is looking to debit cards as a way to enhance its customer relationships. Will its customers bite?(Brief Article)(Statistical Data Included)

Dec, 2001

Word Count: 644

21/6/13 (Item 3 from file: 16)

05622799 Supplier Number: 50047176 (USE FORMAT 7 FOR FULLTEXT)

SET Multifunction Smart Cards Possible In 1998 06/04/98

June 4, 1998 Word Count: 477

21/6/14 (Item 4 from file: 16)

05276977 Supplier Number: 48038435 (USE FORMAT 7 FOR FULLTEXT)

Visa Kicks Off Big Test Of Smart Cards in Japan

Oct 8, 1997

Word Count: 173

21/6/15 (Item 5 from file: 16)

03981097 Supplier Number: 45779197 (USE FORMAT 7 FOR FULLTEXT)

SPRINT LAUNCHES FIRST CAMPUS INTERNET NETWORK, PLANS FOR EXPANSION

Sept 11, 1995 Word Count: 558

21/6/16 (Item 6 from file: 16)

02641073 Supplier Number: 43516694 (USE FORMAT 7 FOR FULLTEXT)

SMART CARDS: NCR & AT&T ANNOUNCE NEW SMART CARDS ATM TECHNOLOGY

Dec 11, 1992

Word Count: 995

21/6/17 (Item 1 from file: 148)

08140390 SUPPLIER NUMBER: 17369235 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Sprint launches first campus Internet network, plans for

expansion.(SprintLink on Campus Internet network for Univ. of California)

Sep 11, 1995

WORD COUNT: 501 LINE COUNT: 00051

21/6/18 (Item 2 from file: 148)

06181516 SUPPLIER NUMBER: 13070291 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Smart cards: NCR & AT&T announce new smart cards ATM technology.

(asynchronous transfer mode)

Dec 11, 1992

WORD COUNT: 1033 LINE COUNT: 00079

21/6/19 (Item 1 from file: 160)

02079589

An American Banker special report: National debit cards getting a second look

December 19, 1988

21/6/20 (Item 1 from file: 275)

02182970 SUPPLIER NUMBER: 20764111 (USE FORMAT 7 OR 9 FOR FULL TEXT)

SET Multifunction Smart Cards Possible In 1998.

June 4, 1998

WORD COUNT: 499 LINE COUNT: 00044

21/6/21 (Item 1 from file: 636)

02235920 Supplier Number: 44265187 (USE FORMAT 7 FOR FULLTEXT)

Smartcard upgrade kits for bank machines

Dec. 1993

Word Count: 200

21/3,K/4 (Item 1 from file: 810) DIALOG(R) File 810: Business Wire (c) 1999 Business Wire . All rts. reserv.

0458831 BW1182

MASTERCARD INTL: MasterCard International Releases Findings From First Global Consumer Research on Stored Value Cards

January 24, 1995

Byline: Business Editors

...a significant interest in a stored value application that is linked to a consumer's credit or debit account.

...to carry than cash, check, and multiple cards

- Currency conversion
- -- Flexibility/expanded utility of a single card
- -- Safety/Security
  - Vs. carrying and using cash
  - Record keeping
  - Budgeting
  - Managing children's spending
- -- Peace...

...those used in the telephone industry to an application on a card linked to a credit or debit account. In either case, the research indicates consumer interest in a stored value offering is driven...

21/3,K/9 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

02316515 107136372 An unproven promise German, Kent

Upside v14n2 PP: 30-35 Mar 2002 ISSN: 1052-0341 JRNL CODE: UPS

WORD COUNT: 3420

...TEXT: By rolling a phone, a PDA, and a PC into one handy device, 3G promises to move wireless service light-years beyond the secondgeneration (2G) phones in use...

...them back home, a teenager could download MP3s and video clips, and a CEO could check a bank-account balance or make dinner reservations.

21/3,K/12 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

09290518 Supplier Number: 80850218 (USE FORMAT 7 FOR FULLTEXT) E\* Trade aims for debit distinction: in the face of a bearish stock market, online securities firm E\* Trade is looking to debit cards as a way to enhance its customer relationships. Will its customers bite?(Brief Article)(Statistical Data Included)

Gosnell, David

Credit Card Management, v14, n10, p56(1)

Dec, 2001

Language: English Record Type: Fulltext

Article Type: Brief Article; Statistical Data Included

Document Type: Magazine/Journal; Trade

Word Count: 644

... H. Caplan, E\* Trade Group chief financial products officer and managing director, announced recently that Visa Debit Processing Service, Visa U.S.A.'s check card transaction processor, is developing a card that can access...

...stock and securities accounts at E\* Trade ATMs. "The Visa agreements lay the foundation for one-card access to E\* Trade's brokerage and banking accounts, which will greatly enhance customer convenience...

21/3,K/14 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

05276977 Supplier Number: 48038435 (USE FORMAT 7 FOR FULLTEXT) Visa Kicks Off Big Test Of Smart Cards in Japan KUTLER, JEFFREY American Banker, p14 Oct 8, 1997

Language: English Record Type: Fulltext Document Type: Magazine/Journal; Trade

Word Count: 173

... are the first in the world in which a Visa credit line coexists with the stored value service, Visa Cash, on a single card. Later this month cards are to be issued that can be used at conventional points...

21/3,K/16 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

02641073 Supplier Number: 43516694 (USE FORMAT 7 FOR FULLTEXT) SMART CARDS: NCR & AT&T ANNOUNCE NEW SMART CARDS ATM TECHNOLOGY EDGE, on & about AT&T, v7, n229, pN/A Dec 11, 1992 Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 995

... benefit of using AT&T contactless smart cards with NCR's terminals, is that a single card can be used for multiple applications -- a solution to consumer complaints about the proliferation of...

...AT&T can develop and deploy applications for a variety of customers. For example, a single card could serve as an ATM card, an insurance information card, and a debit card for...

...for each of these uses can be transferred at any ATM from the customer's bank account to the debit portion of the card. With a smart card reader/writer connected to an NCR point...

# V. Additional Resources Searched

Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no results.